

# CMCA<sup>®</sup>

CERTIFIED MANAGER OF  
COMMUNITY ASSOCIATIONS<sup>®</sup>

# HANDBOOK

SETTING THE STANDARD FOR COMMUNITY  
ASSOCIATION MANAGERS WORLDWIDE

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**The CMCA Handbook contains all public-facing policies and procedures relating to the CMCA program, including steps to take the CMCA exam and to maintain the credential through recertification. For information about the exam content and preparation resources, refer to the [CMCA Study Guide](#).**

## LETTER FROM THE EXECUTIVE DIRECTOR

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Dear CMCA Community,

Whether you are beginning your journey towards certification or are a seasoned professional upholding the standards of the CMCA, your commitment to excellence in community association management is what brings us together.

As the Executive Director of the Community Association Managers International Certification Board (CAMICB), I am honored to welcome you to the Certified Manager of Community Associations (CMCA®) program. Established in 1995, CAMICB has been a beacon of professionalism and excellence, thanks to the contributions and dedication of professionals like you.

This Handbook is a comprehensive resource designed to guide aspiring CMCA's and serve as an invaluable reference for our credential holders. It covers essential policies, professional practices, and key information vital for earning and maintaining the CMCA.

I encourage you to make the most of this Handbook and the resources CAMICB offers. For any support or queries, feel free to reach out to us at 866.779.CMCA or [info@camicb.org](mailto:info@camicb.org).

Your dedication to this field is what shapes our community and sets the standard for excellence. Wishing you success in all your endeavors.

Very truly yours,

A handwritten signature in blue ink that reads "Matthew Green". The signature is fluid and cursive, with the first name "Matthew" and last name "Green" clearly distinguishable.

Matthew Green, CAE  
Executive Director

# SECTION 1: CAMICB AND THE CMCA

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The Community Association Managers International Certification Board (CAMICB) is an independent, not-for-profit organization dedicated to establishing and administering a globally recognized certification program for community association managers. The Certified Manager of Community Associations (CMCA) credential sets rigorous standards for the knowledge and proficiency required in community management. Achieving the CMCA signifies a professional's commitment to delivering high-quality management services and demonstrates that they have the essential knowledge to perform core community association management functions effectively.

## MISSION AND GOALS

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CAMICB's mission is to enhance the community association management profession by recognizing individuals who have demonstrated an understanding of the profession's defined body of knowledge and who are committed to abiding by the CMCA Standards of Professional Conduct.

The goals of the CMCA program are:

- To enhance the professional practice of community association management;
- To identify the body of knowledge necessary to succeed in that professional practice; and
- To recognize those individuals who have demonstrated a satisfactory understanding of that body of knowledge.

The certification program is founded on the belief that there is a fundamental body of knowledge essential for individuals responsible for managing one or more community associations. By establishing and upholding these standards, CAMICB ensures that certified professionals are well-equipped to meet the evolving demands of the profession.

## HISTORY AND GOVERNANCE

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Founded in October 1995 by the Community Associations Institute (CAI), CAMICB—originally known as NBC-CAM—was established as an independent entity to oversee the CMCA certification program. The CAMICB Board of Commissioners holds full authority over all aspects of the certification process, ensuring that the program remains relevant and respected within the industry. The development of the CMCA program has been enriched by the contributions of over 1,500 managers, homeowners, and industry professionals, ensuring that the certification reflects a broad consensus on the competencies required for effective community management.

## EXAMINATION DEVELOPMENT AND ACCREDITATION

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To maintain the highest standards of examination quality, CAMICB partners with the Human Resources Research Organization (HumRRO), a nationally recognized assessment agency. HumRRO manages the development and maintenance of the CMCA exam, ensuring that it adheres to robust psychometric principles. This collaboration guarantees that the exam is fair, valid, and reliable, accurately measuring the knowledge and skills necessary for successful community association management.

CAMICB's commitment to excellence is further demonstrated by its dual accreditation from the National Commission for Certifying Agencies (NCCA) and the American National Standards Institute (ANSI) under ISO Standard 17024. These accreditations affirm CAMICB's dedication to upholding the highest standards of quality and integrity in the certification process, reinforcing the global recognition and trustworthiness of the CMCA credential.

## IMPACT AND REACH

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Celebrating 30 years since its inception, CAMICB has awarded the CMCA credential to more than 25,000 managers worldwide. This extensive reach underscores CAMICB's role in elevating professional standards across diverse communities globally. The CMCA certification is accessible to community association managers around the world, reflecting CAMICB's commitment to fostering excellence and consistency in community association management on an international scale.

For CMCA credential holders, the certification signifies a commitment to excellence and professional integrity in community association management. The collaborative efforts of CAMICB staff, HumRRO's assessment experts, and a diverse group of volunteer subject matter experts (SMEs) ensure that the CMCA designation remains a trusted and prestigious credential. This rigorous certification process provides professionals with a recognized qualification that enhances their credibility, opens up career opportunities, and equips them with the essential knowledge and skills to effectively manage community associations.

Holding the CMCA credential demonstrates a dedication to maintaining high standards, continuous professional development, and adherence to ethical practices. This not only boosts individual career growth but also contributes to the overall quality and success of the communities they serve. By earning the CMCA, professionals affirm their ability to navigate the complexities of the field, address emerging challenges, and deliver exceptional management services. Ultimately, the CMCA certification empowers credential holders to excel in their roles, fostering stronger, well-managed communities worldwide.

## SECTION 2: APPLYING FOR THE CMCA EXAM

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Individuals interested in advancing their career in community association management are welcome to apply for the Certified Manager of Community Associations (CMCA) exam. There is no minimum requirement for professional experience, making the certification accessible to individuals at all levels, including those new to the field. However, gaining at least six to twelve months of practical experience is recommended, as it provides valuable context that can enhance the study process and understanding of the exam material.

The application process is designed to be simple and user-friendly, guiding candidates through each step with ease. This section covers all necessary aspects, including eligibility criteria, how to complete and submit your application, details on exam fees, retest policies, and the procedure for requesting special testing accommodations. Candidates requiring additional assistance are encouraged to reach out to CAMICB directly at [info@camicb.org](mailto:info@camicb.org). Our team is available to support you throughout your certification journey, ensuring a smooth and straightforward experience as you take the next step toward achieving the CMCA credential.

### CMCA EXAM PREREQUISITES

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Before submitting an application, candidates for the CMCA exam must first complete one of the three prerequisite pathways:

1. **Education Pathway:** Complete and pass one approved prerequisite course on community association management. Approved courses include:
  - [M-100: The Essentials of Community Association Management](#) from the Community Associations Institute
  - [Love Thy Neighbor: Community Association Management](#) from Lazega & Johanson LLC/Capitus Real Estate Learning Center
2. **Experience Pathway:** Have at least two years of experience as a community association manager (or comparable job title) to be eligible for a one-time waiver of the prerequisite requirements. Applicants using this waiver that do not pass the exam on their first attempt must complete one of the other prerequisite pathways before reapplying. Please note that experience as an assistant manager does not qualify for this waiver.
3. **License/Credential Pathway:** Hold one of the approved state licenses or credentials (must be active and in good standing):
  - Arizona: Certified Arizona Association Manager (CAAM)
  - California: Certified Community Association Manager (CCAM)
  - Florida: Community Association Manager License (FLCAM)
  - Illinois: Community Association Manager License (ILCAM)
  - Nevada: Community Association Manager License (NVCAM)

## RATIONALE FOR PREREQUISITE PATHWAYS

The CAMICB Board of Commissioners has determined that each eligibility option supports an understanding of the knowledge, skills, and abilities required to perform effectively as a community association manager and to take the CMCA examination.

**Education Pathway:** All prerequisite courses are vetted and approved by a committee independent of the Board, ensuring each program meets high standards in development, administration, and maintenance, and that their curricula closely align with the CMCA content outline.

**Experience Pathway:** The two years' experience threshold, set by the Board, ensures a qualifying candidate has encountered all key operational areas in their work experience, such as budgeting, maintenance, and governance.

**License/Credential Pathway:** Licenses or credentials that meet the CMCA program's education or experience requirements can be used to establish eligibility for the CMCA exam. To be eligible, these programs must be exclusively focused on community association management, distinguishing it from other real estate professions. They must include at least 16 hours of education covering the knowledge areas tested on the CMCA exam and ensure a comprehensive understanding of community association management. Additionally, the credentialing program must be currently operational, although programs that have ceased operations may receive a waiver for up to two years following the cease of operation. The Board regularly reviews these programs to ensure they continue to meet these standards.

## EXAM APPLICATION PROCESS

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Candidates can apply for the CMCA exam after successfully completing one prerequisite pathway. There are two methods to submit an application:

- Apply online at [camicb.org](https://camicb.org). Hover the cursor over *Get Certified* and select *CMCA Application* from the drop-down menu (or *CMCA Retake Application* if retesting). Login using the same credentials used to login to CAI's website.
- Submit a PDF copy of the [CMCA Application](#) (or [CMCA Retake Application](#) if retesting) to [cmca@camicb.org](mailto:cmca@camicb.org).

***All applicants must ensure that the first and last name provided on their application exactly match the name on the photo ID they plan to present at the testing center.*** If the first or last names do not match, entry to the testing center will be denied. Middle names are not required to match.

Applicants must provide detailed information on their fulfillment of the prerequisite requirement. CAMICB staff audits applications for completeness and accuracy of prerequisite information.

The application also requires a signature to attest to understanding CAMICB's confidentiality and testing policies (see a copy of the attestation in the Candidate Agreement section).

Payment of the CMCA exam fee (\$360 or \$200 if retesting) must be submitted at the time of application.

Applications are typically reviewed and processed within three to five business days of receipt. Upon approval, candidates are granted a one-year period to complete the exam. If an application cannot be



approved due to incomplete or unverifiable information, CAMICB staff will contact the applicant with instructions to provide the necessary details.

## CANDIDATE AGREEMENT

When applying to take the CMCA examination, the applicant must agree to the following:

I hereby apply for the CMCA credential. I understand that earning this credential depends on the successful completion of specific requirements and that the following policies apply:

1. I have read and understand the information contained in the CMCA Handbook.
2. To the best of my knowledge, the information in this application is correct and complete.
3. I acknowledge that CAMICB reserves the right to verify information on this application.
4. I have read and agree to abide by the CMCA Standards of Professional Conduct. I understand that alleged violations of the Standards, including incorrect, fraudulent or misleading information on this application, may prompt a review under CAMICB administrative procedures.
5. I agree to comply with the certification requirements and to supply any information needed for the assessment as well as any information needed to demonstrate objective compliance with the prerequisite requirements.
6. I acknowledge that the information accrued in the credentialing process may be used for statistical or other purposes by CAMICB. My records will be treated confidentially, except as otherwise provided by law.
7. I recognize that the CMCA examination questions are the property of CAMICB and will not be available to me outside of a secure testing environment.
8. I will not release confidential examination materials or participate in fraudulent test-taking practices. CAMICB reserves the right to withhold or cancel my scores or revoke certification if there is any evidence of cheating, improper conduct or other irregularities.
9. I acknowledge that CMCA examination fees are nonrefundable and nontransferable. Examination extensions will not be given beyond the one-year period of eligibility to test.
10. I accept the responsibility to provide my current contact information (including full name, mailing address, email address, and telephone number) to the CAMICB office, update it as required, and review it at least once annually. I must inform CAMICB of matters that can affect my capability to continue to fulfill the certification requirements.
11. In the event my CMCA credential is suspended, I will refrain from further promotion of the credential during the period of suspension. In the event of withdrawal or revocation of my CMCA, I will refrain from use of all references to a certified status. I will return any certificates issued by CAMICB if requested.
12. I will not use the CMCA in such a manner as to bring CAMICB into disrepute and may not make any statement regarding the credential which CAMICB considers misleading or unauthorized. I will make claims regarding the CMCA only with respect to the scope for which the CMCA has been granted and will not use the CMCA credential in a misleading manner.
13. At the time of this application, I will disclose any history of felony or misdemeanor conviction for criminal activity including but not limited to crimes of a fiduciary nature such as embezzlement, forgery, fraud, or theft. I will disclose if I have had a license, certification, registration or permit to practice any regulated profession revoked, suspended, relinquished, or withdrawn. I acknowledge that CAMICB reserves the right but not the obligation to review a criminal conviction or professional disciplinary action of any nature, within any timeframe, and to deny eligibility to test.
14. If any circumstance changes my answer to any of the questions on this application, including but not limited to a conviction, entry of a plea of *nolo contendere* in a felony case, or revocation of a state or professional credential or license, I will notify CAMICB by providing a written statement within 30 days of the event in question.

## CMCA EXAM FEES

The fee to apply for the CMCA examination is \$360, due at the time of application submission. This covers application processing, exam seat time, the first year of certification, and a subscription to the Community Association Management Smartbrief weekly newsletter.

The fee to retake the CMCA exam is \$200, due at the time of application submission.

*All CMCA exam fees are nonrefundable and nontransferable.*

## REQUESTING SPECIAL TESTING ACCOMMODATIONS

CAMICB provides reasonable testing accommodations for individuals with documented disabilities or qualifying medical conditions, in accordance with the Americans with Disabilities Act (ADA). These accommodations are intended to support candidates who are unable to take the CMCA exam under standard conditions due to their disabilities or medical needs.

To request an accommodation, candidates must submit an [Application for Testing Accommodations](#) along with supporting documentation from a licensed professional. This documentation should include a diagnosis of the disability and a recommendation for specific accommodations. All accommodation requests must be made at the time of the initial exam application, before receiving authorization to test.

Please note that submitting a request for accommodations does not guarantee approval. Each request is evaluated individually to ensure that the submitted materials meet CAMICB's requirements for accommodations. The evaluation process is conducted in accordance with applicable laws and guidelines to maintain fairness and compliance. The Board may seek legal or medical advice as necessary to make informed decisions regarding accommodation approvals.

For further assistance or questions about testing accommodations, please contact CAMICB at [info@camicb.org](mailto:info@camicb.org).

## RETEST POLICY

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A candidate who has failed the exam is eligible to retest by submitting a retake application and paying the \$200 retake fee. There is no mandated waiting period between exam attempts and no limit on the number of times a candidate may take the exam. However, candidates are encouraged to wait six to eight weeks before retesting to allow time for further study.

Candidates who satisfied their prerequisite requirement through the Experience Pathway must complete a different prerequisite before applying to retake the exam, as the Experience Pathway can only be used once. Those who met their prerequisite via the Education Pathway or License/Credential Pathway retain their eligibility to retest without needing to fulfill an additional prerequisite.

## SECTION 3: TAKING THE CMCA EXAM

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This Handbook outlines CAMICB's policies and procedures for the CMCA exam program. Refer to the [CMCA Study Guide](#) for detailed information on the content of the exam, including the key knowledge areas and skills evaluated, as well as strategies and resources to help candidates prepare effectively.

### SCHEDULING A CMCA EXAM APPOINTMENT

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Following approval of the CMCA exam application, candidates will be issued a CMCA Authorization to Test (ATT) email containing instructions to schedule their exam appointment at a Pearson VUE testing center. The email will include a unique identification number called a HumRRO ID, which is required to book an appointment.

Scheduling can be completed either online through the Pearson VUE website or by calling Pearson VUE customer service. All scheduling is managed directly by Pearson VUE. CAMICB staff are unable to assist with booking or rescheduling exam appointments.

Once an appointment is scheduled, Pearson VUE will send an automatic confirmation email with the appointment details. It is important to retain the confirmation number and appointment information for future reference.

Candidates have one year from the date their application is approved to schedule and take the CMCA exam. While appointments can be arranged at any time within this period, it is recommended to schedule early to secure preferred dates and locations. Pearson VUE administers exams for numerous certification and licensure programs, and available slots may fill up quickly. Scheduling an exam near the end of the authorization period may result in limited availability and the possibility of not finding an open slot before the expiration date. ***Note that the one-year eligibility period will not be extended. If the exam is not taken within this timeframe, the testing fee will be forfeited, and a new application will be required.***

### RESCHEDULING OR CANCELLING A CMCA EXAM APPOINTMENT

To reschedule or cancel a CMCA exam appointment, candidates must login to the Pearson VUE website ([pearsonvue.com/cmca](https://pearsonvue.com/cmca)) or call Pearson VUE at 888-536-1460 ***at least 24 hours*** before the originally scheduled appointment time. If an appointment is not cancelled or rescheduled before this 24-hour window, the candidate is expected to attend the exam as planned. ***Failure to attend without proper cancellation will result in the forfeiture of the exam fee, and the candidate will need to re-register and repurchase the exam.***

All changes to exam appointments must be made directly through Pearson VUE, as CAMICB does not have the ability to schedule or cancel appointments on behalf of candidates. Attempts to reschedule or cancel by sending an email or leaving a message on an answering machine will not be accepted. In the event of a last-minute emergency that prevents attendance, candidates should contact CAMICB at [info@camicb.org](mailto:info@camicb.org) for further assistance.

## WHAT TO EXPECT ON EXAM DAY

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The CMCA exam is administered as a computer-based test at Pearson VUE testing centers. Candidates are recommended to arrive at their exam appointment at least 15 minutes early to allow time for check-in procedures.

### ID REQUIREMENTS

All candidates must present a current government-issued photo ID to verify their identity before entering the test administration room. The first and last name on the ID must exactly match the name used to register for the appointment. ***In the event that the name on the ID does not match the name used to register, or if the ID is expired, the candidate will be denied entrance to the test center and will forfeit their examination fee.***

### PERMITTED AND PROHIBITED ITEMS

Candidates will be directed to store their personal belongings in a locker. Unless previously specified through an approved testing accommodation, the only items permitted in the test administration room are the candidate's ID, a clear water bottle, and any of the comfort aids specified on [pearsonvue.com](https://www.pearsonvue.com), such as medical devices and mobility devices. All other items must be stored.

Candidates are encouraged to wear layered indoor clothing, because outerwear (overcoats, windbreakers, down jackets, etc.) is not permitted in the test administration room. Scarves and head coverings of any kind are not permitted in the room, unless for religious or medical reasons. Jewelry wider than ¼ inch (½ centimeter) and watches are also prohibited.

Pearson VUE implements these measures to maintain a secure, fair, and distraction-free testing environment for all candidates.

### WORKSTATION AND EXAM PLATFORM

After completing the check-in procedure, candidates are led to their workstation by the test administrator. The test center administrator will provide a brief overview of the workstation.

Before the examination begins, candidates must indicate on the screen that they accept the terms of the candidate agreement. Those who do not accept the terms will not be permitted to take the exam. Following the candidate agreement, a basic tutorial will explain the process of selecting answers and moving from question to question. The tutorial teaches how to skip forward or backward through the exam to review questions. Candidates may flag questions to mark them for later review. Any question can be flagged, regardless of whether it has been left blank or answered.

The total number of correct responses determines a candidate's score. Incorrect answers do not result in a point deduction. Therefore, it is to the candidate's advantage to answer every item, even when uncertain of the correct response.

After completing the exam, the candidate will fill out a brief post-exam survey before their pass/fail result is displayed on the screen. Within 24 hours of completing the exam, a score report will be made available to the candidate on their Pearson VUE account.

## BREAKS

Candidates have 2.5 hours (150 minutes) to complete the 120-question exam. There are no scheduled breaks, though candidates may take unscheduled breaks as needed by raising their hand and informing the test administrator. The exam clock will continue to run during the unscheduled break. Candidates may not access the personal belongings in their locker or leave the building during breaks.

## TECHNICAL DIFFICULTIES OR TEST CENTER CLOSURES

In the rare event of technical difficulties (e.g., a malfunctioning computer) while taking the CMCA exam, the candidate should alert the test administrator immediately.

In the case of severe technical difficulties or power loss, the candidate may be unable to continue their testing session. In such instances, Pearson VUE will work with the candidate to reschedule the appointment.

In the event that severe weather or other emergency forces the closure of a Pearson VUE testing center, the examination will be rescheduled at no additional charge. Pearson VUE personnel will attempt to contact candidates directly in the event of a site closure. However, candidates may also check the status of their examination appointment by calling Pearson VUE customer service at 888-536-1460. Every effort will be made to reschedule the examination at a convenient time.

Candidates with comments or complaints about the examination processes or their experience at the testing center should utilize the comment area during the exam. Complaints or feedback may also be directed to CAMICB staff at [info@camicb.org](mailto:info@camicb.org).

## CMCA EXAM RESULTS AND NEXT STEPS

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Examination results are available for the candidate to view on-screen immediately after completing the exam and the post-exam survey. Candidates will only be able to view their pass/fail result on-screen. Within 24 hours of completing the exam, a candidate feedback report with more information will be made available to the candidate on their Pearson VUE online account.

### FOR CANDIDATES WHO PASS

The candidate feedback report for passing candidates will indicate a PASS result but will not provide a numerical score. Whether a candidate passes by a narrow margin or a wide one is ultimately irrelevant—what matters is that they have demonstrated sufficient knowledge and have met the minimum standard for certification.

CAMICB will receive and process exam results within three business days of completion of the exam. This is when passing candidates are officially certified with the CMCA and designated a CMCA certificate number. Passing candidates have not technically earned the CMCA until this certificate number is granted; however, they may use their candidate feedback report to demonstrate to employers or others that they have met the requirements and certification is forthcoming.

Once the CMCA has been granted, CAMICB will send a welcome email to new credential holders to congratulate them on their achievement and share next steps. The email will include a detailed welcome

kit that shares information on promoting the credential and maintaining it through recertification. New credential holders will also be mailed a physical certificate to their home address.

## FOR CANDIDATES WHO DO NOT PASS

The candidate feedback report for candidates who do not pass will indicate a DID NOT PASS result as well as a numerical score representing their overall performance on the exam. The numerical score is presented using a scaled scoring system ranging from 100 to 800 points, with 600 as the minimum passing score. The scoring methodology and score reporting methodology are explained in detail in the following sections.

A candidate who has failed the exam is eligible to retest by submitting a retake application and paying the \$200 retake fee. There is no mandated waiting period between exam attempts and no limit on the number of times a candidate may take the exam. However, candidates are encouraged to wait six to eight weeks before retesting to allow time for further study. Immediate retesting without additional preparation may mean the underlying gaps in knowledge or test-taking strategies may persist. Taking time to review and reflect can improve the likelihood of success in subsequent attempts.

## EXAM SCORING METHODOLOGY

The CMCA exam consists of 120 questions, 100 of which count toward the final score while 20 are unscored pilot items.

Each correct response earns one point, and there are no penalties for incorrect answers, meaning the final score is based solely on the total number of correct answers out of 100. To pass the exam, a candidate must achieve a score equal to or higher than the passing point, known as the cut score.

The process to determine the cut score accounts for differences in difficulty across multiple versions, or forms, of the CMCA exam. Several forms are administered simultaneously, each containing a unique set of questions. Because different combinations of questions create forms of varying difficulty, a process known as equating ensures that these differences are balanced to maintain fairness across all forms.

Before publication, each new exam form undergoes an assessment to determine its statistical difficulty. The cut score is adjusted accordingly—more challenging forms have a slightly lower cut score, requiring fewer correct answers to pass, while easier forms have a higher cut score, requiring more correct answers. This equating process ensures that all candidates must demonstrate the same level of proficiency to pass, regardless of which form they take.

This scoring methodology ensures that all candidates are evaluated consistently and fairly, following best practices in the field of professional certification and assessment.

## EXAM SCORE REPORTING METHODOLOGY

Exam results are reported using a standardized scale ranging from 100 to 800 points, with 600 set as the passing score.

Although exam results are initially calculated on a raw scale of 0 to 100, presenting these raw scores to candidates can be misleading, as they cannot be fairly compared across different exam forms due to variations in difficulty. The conversion to a scaled score guarantees that a score of 600 consistently reflects the same level of competence across all forms, ensuring equitable interpretation of results.

It is important to note that the scaled score does not indicate the percentage of questions answered correctly and cannot be divided to infer the number of correct answers. The scaled score is derived from a formula that adjusts raw scores based on the difficulty of the specific exam form, meaning the relationship between the raw and scaled scores is not a simple one-to-one conversion. The scaled score should be used to understand the candidate's general level of performance relative to the minimum passing point and to track improvement over multiple attempts.

## RESCORE POLICY

CAMICB does not accept requests for exam rescoring. All CMCA exams undergo rigorous quality control measures during development and scoring to ensure accuracy and reliability. The computer-based testing system employs multiple checks to verify the correctness of each candidate's score. Given these comprehensive quality assurance procedures, the reported exam scores are considered final.

## SECTION 4: RECERTIFICATION

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Recertification is an ongoing process designed to demonstrate continued competency in the community association management profession. This process allows CMCA credential holders to continually distinguish themselves as accomplished professionals committed to the development of their skills and knowledge.

### MAINTAINING CERTIFICATION

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To maintain the CMCA credential, credential holders must pay the annual service fee **each year** and recertify **once every two years**.

The deadline for both payment and recertification will fall on April 1 or October 1, depending upon the original date of certification.

The recertification process requires credential holders to:

- Demonstrate continued active involvement in the community association industry.
- Provide evidence of satisfactory completion of continuing education requirements, consisting of at least 16 hours of approved coursework over the two-year period.
- Reaffirm their commitment to the CMCA Standards of Professional Conduct.

The recertification process is crucial for maintaining the integrity and value of the CMCA credential. It demonstrates ongoing commitment and competence to community association boards, management companies, industry peers, and the millions of residents in community associations.

### RATIONALE FOR RECERTIFICATION TIMELINE

The CAMICB Board of Commissioners has established a two-year interval for recertification based on the fact that community association management is a dynamic profession and laws or external factors affecting the field may change annually. It is reasonable to expect credential holders to learn about changes in laws and best practices every two years through continuing education opportunities.

The two-year interval provides sufficient time for credential holders to earn the required credits while maintaining motivation to engage in regular training and avoid long periods of educational inactivity. Professionals that consistently educate themselves will be more effective and efficient in their jobs.

### ANNUAL SERVICE FEE REQUIREMENT

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Credential holders must pay an annual service fee of \$135 **each year** to retain the CMCA credential. The fee is paid by either April 1 or October 1, depending on the initial date of certification.

### CONTINUING EDUCATION REQUIREMENT

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Credential holders must submit the recertification application **every two years** with a record of completing at least 16 hours of approved continuing education credit.



Any individual who meets the continuing education requirements associated with an approved license or credential will satisfy the current CAMICB continuing education requirement and will not need to list all of their completed courses on their recertification application. ***Even if the continuing education requirement is waived, the credential holder must still submit the recertification application once every two years.***

## EARNING CONTINUING EDUCATION CREDITS

Credential holders may use a variety of routes to earn continuing education (CE) credit toward recertification of their CMCA. These include coursework that has already been approved by CAMICB, as well as courses/opportunities that have not yet been approved, for which the credential holder can seek approval.

The following rules apply to all submitted credits, regardless of pre-approval status:

- The education pertains specifically and primarily to community association operations/management OR contributes to the credential holder's professional development.
- Credit for a course may only be submitted one time per recertification cycle.
- A credential holder may only earn credit using courses that were completed within the present two-year cycle.
- CAMICB calculates credit on an hour-for-hour basis. One hour of class attended equals one hour of credit.
- Online learning must be interactive, meaning the coursework requires proof of participation.
- Courses related to buying and selling real estate are NOT accepted.

Credential holders must list their completed credits on the Recertification Application when applying for renewal. Submitted applications will be evaluated to ensure that the listed credits have been approved by CAMICB. See the Verification of Earned Credits section for more information.

## PRE-APPROVED CONTINUING EDUCATION OPPORTUNITIES

The following options for earning CE credit have already been vetted by CAMICB. Credential holders can pursue this coursework and list it on their CMCA Recertification Application without seeking additional approval.

**PRE-APPROVED CONTINUING EDUCATION:** The CAMICB Continuing Education Review Committee approves new courses for CMCA continuing education credit on a monthly basis. All currently approved courses can be found in the [Continuing Education Gallery](#).

**CAI EDUCATION:** The Community Associations Institute (CAI) is a separate non-profit organization dedicated to providing relevant education for community association managers. All education developed by CAI has been preapproved for CMCA continuing education credit. Continuing education offerings are available to browse on CAI's [Manager Education](#) page. Note that coursework from CAI chapters is NOT automatically approved and is subject to approval from the Continuing Education Review Committee.

**CMCA PREREQUISITE COURSEWORK:** Courses approved as CMCA prerequisites may also be used to earn continuing education credit. Note that credential holders may not use one course

to meet both requirements. For example, an individual who used CAI's *M100: The Essentials of Community Association Management* course to fulfill the prerequisite requirement may not submit it for continuing education credit.

**STATE-APPROVED COURSEWORK:** Coursework approved by a qualifying state regulatory agency for community association manager licensing requirements will be automatically approved for CMCA continuing education credit. These states currently include Florida, Nevada, and Virginia.

## CONTINUING EDUCATION OPPORTUNITIES REQUIRING APPROVAL

The following options for earning CE credit must be pre-approved by CAMICB before being used to satisfy recertification requirements. Credential holders may request approval for any of these options by completing the [Request for CE Approval](#) form and submitting it to [info@camicb.org](mailto:info@camicb.org) accompanied by relevant documentation, as described on the form. After CAMICB staff has confirmed pre-approval, these opportunities may be submitted for CE credit on the CMCA Recertification Application.

**SELF-SUBMITTED COURSEWORK:** Credential holders may seek pre-approval for relevant continuing education coursework that has not already been approved by CAMICB and listed in the [Continuing Education Gallery](#). Education eligible for approval must either pertain to community association management or otherwise contribute toward professional development. Please note CAMICB will not accept real estate education as continuing education.

**IN-HOUSE TRAINING:** Credential holders may seek pre-approval for education provided in-house by their employer. A **maximum of eight credits** per two-year recertification cycle may be awarded for in-house training. This includes education taught by a credential holders' employer or education completed through their employer's online platform. Education that is brought in and taught by a third party does not qualify as in-house training.

**AUTHORSHIP CREDIT:** Writing an article for a regional or national community association publication may qualify for continuing education credit. Credential holders may earn **two to four credits** for articles (500-1,500+ words) and **up to ten credits** for books, subject to content review.

**TEACHING CREDIT:** Teaching a course that relates to community association management can qualify for credit. **Two credits** are awarded for each class hour the first time the course is taught. When the same course is re-taught, **one credit** is earned for each class hour.

**VOLUNTEER SERVICE CREDIT:** Credit hours may be granted for volunteer service to organizations whose mission pertains to advancing community associations or the management profession. Credit hours may also be granted for advocacy work to support community associations or management professionals, such as providing official testimony or analysis on legislation or regulation (lobbying is not included). Other volunteer activities concerning the operations of a community association, such as service on an association board, can also count for credit. Credits are awarded based on the type of volunteer work. A **maximum of eight credits** per two-year recertification cycle may be awarded for volunteer service. Credential holders cannot request credit for any activities for which they receive compensation.

## CALIFORNIA-SPECIFIC REQUIREMENT

California has developed detailed laws related to community associations. Community association managers who practice in California must be familiar with a broad range of state-specific laws and regulations pertaining to community associations, so they can serve their client associations effectively.

CMCA credential holders located in California are required to submit Part G of the recertification application to verify compliance with relevant laws.

## VERIFICATION OF EARNED CREDITS

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Credential holders are responsible for monitoring the status of their continuing education credits and maintaining the necessary records to substantiate their compliance with the recertification requirements.

CAMICB does not track credential holders' continuing education activities. A [CE Tracking Worksheet](#) is available online to assist credential holders with tracking their continuing education hours. Credential holders are recommended to fill out this worksheet throughout the year as they attend or participate in continuing education programs.

Credential holders must submit a completed CMCA Recertification Application prior to their recertification deadline to maintain their CMCA. All coursework must be listed on the recertification application, including course date, program sponsor, and number of credit hours earned.

## AUDIT POLICY

CAMICB audits the continuing education submissions from two percent of recertification applications per cycle. Credential holders selected for audit may be required to submit documentation as evidence of their participation in their listed coursework or other qualifying activities. Credential holders are to provide the specified documentation within 30 days of request. Acceptable forms of proof of attendance include:

- Certificates of attendance/completion
- Program agendas
- Transcripts
- Sign-in sheets (for in-house training)
- Invitation to present/thank you for presenting letters (on inviting organization's letterhead)
- Course outlines

Acceptable forms of proof of volunteer service hours include:

- Meeting minutes indicating attendance
- Board/committee member roster
- HOA newsletter listing participation on the board
- Board training records indicating participation

## TERMINATION OF THE CMCA

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To maintain the CMCA, credential holders must pay the annual service fee of \$135 **each year** and recertify their credential **every two years**. Failure to meet either of the requirements will result in termination of the CMCA credential.

### GRACE PERIOD FOR PROCESSING RENEWAL MATERIALS

Credential holders are to pay the annual service fee and submit their recertification materials (if applicable) by their renewal deadline (April 1 or October 1).

Understanding the time required to process a high volume of payments and recertification documentation, as well as the challenges around reliable delivery of submissions, CAMICB may initiate a 10-week grace period following a renewal deadline. CAMICB will not terminate CMCA credentials during the grace period.

Credential holders who do not submit the required materials by their deadline are considered delinquent. Delinquent credential holders may submit payment and recertification materials during the grace period. They will be sent an email six weeks after the deadline date warning of the termination of their credential at the end of the grace period. After the grace period has lapsed, all CMCA credentials with unfulfilled renewal requirements will be terminated and delinquent credential holders will be sent a termination notice by postal mail and email.

***CAMICB expects credential holders to pay the annual service fee and submit their recertification materials (if applicable) by their published renewal deadline. Credential holders should NOT view the processing period as a deadline extension.***

## EXTENSION REQUESTS

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CAMICB allows credential holders to petition for an extension of their recertification deadline **no more than once**. Extensions should not be viewed as standard practice. The credential holder must petition prior to their renewal deadline by writing to [info@camicb.org](mailto:info@camicb.org). The request must address the reason for extension and outline a plan for obtaining the continuing education required.

***Extensions will only be granted to those who have experienced serious hardship*** (e.g., illness or injury to oneself or family member) or any other life-altering event (e.g., military service, bankruptcy, birth of a child, divorce, or death of a family member). A heavy workload, lack of courses in the area, or failure to receive notification of recertification requirements to not qualify as serious hardship for this purpose.

Extensions are granted for a one-year period (e.g., for a deadline of 10/1/24, a one-year extension is granted until 10/1/25). ***Extensions do not apply to the service fee requirement; credential holders who are granted a one-year extension of their recertification requirements must still pay the current year's annual service fee.***

Credential holders who are approved for an extension will receive an email indicating the following:

- The new recertification deadline date

- Instructions to pay the current year's annual service fee (if not already paid)
- Instructions to send in a completed recertification application by the new deadline along with proof of continuing education

It is the responsibility of the credential holder to meet the time limits of the extension and submit the proper documents. If at the end of the extension period the credential holder has not met the recertification and annual service fee requirements, their CMCA will be terminated.

## REINSTATEMENT OF THE CMCA

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An individual wishing to reactivate their terminated CMCA must complete the reinstatement process. Reinstatement may only be granted for a credential that has been inactive for five calendar years or less. An individual who wishes to regain the CMCA after their credential has been inactive for more than five calendar years must retake and pass the CMCA examination. Full application fees apply.

An individual seeking reinstatement for the first time must submit a completed [CMCA Reinstatement Application](#) with payment of the \$200 reinstatement fee.

An individual seeking reinstatement of a lapsed CMCA credential for the second time or beyond must complete more rigorous requirements to regain the credential. An individual seeking subsequent reinstatement may choose from two options:

1. Retake and pass the CMCA exam. Full application fees apply. Or,
2. Submit a [CMCA Reinstatement Application](#) with the following components:
  - Proof of completion of 16 hours of approved continuing education for **each** year in which the credential was inactive;
  - Payment of the \$135 annual service fee for **each** year in which the credential was inactive; and,
  - Payment of the \$200 reinstatement fee.

The individual must attest on the reinstatement application that, during the period in which the credential was inactive, they 1) have continued to uphold the CMCA Standards of Professional Conduct and 2) have not represented themselves as an active CMCA credential holder.

Once the reinstatement is approved, the credential holder will be placed into either an April 1 or October 1 recertification cycle, depending on the date of approval. Credential holders with a reinstatement approval date of January through June will have until the following April 1 to complete 16 hours of continuing education. Credential holders with a reinstatement approval date of July through December will have until the following October 1 to complete 16 hours of continuing education. After the successful completion of the required continuing education and submission of the recertification application, the credential holder will be placed back into the normal two-year renewal cycle.

Reinstatement of the CMCA credential is subject to review by the CAMICB Board of Commissioners. The Board reserves the right to review an application disclosing a criminal conviction or license revocation within any timeframe, and to deny eligibility to reinstate based on that circumstance. Should

reinstatement of the CMCA credential be denied for any reason, the individual has the right to appeal the denial. The appeal process is outlined in Section 7 of this Handbook.

## CHANGE OF CONTACT INFORMATION

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CMCA credential holders are responsible for ensuring that CAMICB has their full, current, and accurate contact information. This includes full name, preferred physical address, preferred email address, and preferred telephone contact information. This information should be provided to [info@camicb.org](mailto:info@camicb.org) and updated as required. The responsibility to provide this information to CAMICB rests solely with the credential holder. Failure to update contact information may lead to missing important updates on the CMCA program and recertification reminders.

## RETIRED CMCA STATUS

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Qualified credential holders who are retired from the profession and are interested in honoring their years of commitment and service can showcase their credential as CMCA (Ret.). Credential holders who wish to pursue the CMCA (Ret.) status must:

- be an active CMCA credential holder in good standing at the time of application;
- adhere to the CMCA Standards of Professional Conduct; and
- pay the annual \$25 service fee.

CMCA (Ret.) are exempt from the continuing education requirements.

Retired credential holders who choose to re-enter the community association industry and wish to regain their full CMCA status are required to adhere to the reinstatement requirements or to retake and pass the CMCA exam. Full application fees apply.

## SECTION 5: CERTIFICATION FEES AT-A-GLANCE

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CMCA Examination	\$360
CMCA Retake Examination	\$200
CMCA Annual Service Fee	\$135
CMCA Reinstatement Fee	\$200

*All certification fees are non-refundable and non-transferable.*

## SECTION 6: CMCA STANDARDS OF PROFESSIONAL CONDUCT

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(Revised October 2024)

A Certified Manager of Community Associations® (CMCA) shall:

1. Be knowledgeable, act, and encourage clients to follow all applicable laws and regulations relevant to community association management and operations.
2. Be knowledgeable, comply, and encourage clients to comply with the applicable governing documents, policies, and procedures of the Client Association(s) to the extent permitted by that Client.
3. Not knowingly misrepresent materials facts, make inaccurate statements or act in any fraudulent manner while representing Client Association(s) or acting as a CMCA.
4. Not provide legal advice to Client Association(s) or any of its members, or otherwise engage in the unlicensed practice of law.
5. Promptly disclose to Client Association(s) any actual or potential conflicts of interest that may involve the manager.
6. Refuse to accept any form of gratuity, compensation, or other remuneration from individuals or companies that may improperly influence the manager's decisions.
7. Participate in continuing professional education and satisfy all requirements to maintain the CMCA.
8. Uphold their fiduciary duty to the Client Association(s) by acting with due diligence, loyalty, and care in all aspects of community management.
9. Conduct themselves with professionalism, integrity, and respect when acting within the scope of their employment and in compliance with applicable laws and regulations.
10. Recognize the original records, files and books held by the manager are the property of the Client Associations to be returned to the Client at the end of the manager's engagement and maintain the duty of confidentiality to all current and former clients. These materials must be returned to the Client upon request. Maintain confidentiality for all current and former clients and ensure the secure handling of records, including electronic data, in compliance with current data security standards.

A violation of any of these Standards of Professional Conduct may be grounds for administrative action and possible revocation of the CMCA credential by the Community Association Managers International Certification Board (CAMICB). These standards are enforced through a process outlined in the [CMCA Standards of Professional Conduct Enforcement Procedures](#).



## CLARIFICATION OF THE STANDARDS OF PROFESSIONAL CONDUCT

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- A. **AUTHORITY:** The Standards derive authority from the Community Association Managers International Certification Board (CAMICB). CAMICB has established these Standards of Professional Conduct for individuals with the Certified Manager of Community Associations (CMCA) certification.
- B. **DEFINITIONS:** The Standards shall apply in any manager-client relationship where the manager receives compensation for professional services offered or provided to the client.
1. Manager: a singular term which shall apply to all the following persons providing or offering some form of property or financial or administrative or consulting services to one or more clients:
    - i. A single practitioner functioning as a client employee or
    - ii. A single practitioner employed by a firm contracted by one or more clients or
    - iii. A principal or supervisory staff member for a firm contracted by one or more clients.

An individual who agrees to abide by the Standards is also responsible for ensuring that any person under their supervision complies with the Standards.

2. Client: a singular term that shall apply to one or more community association properties (condominium, homeowner association, cooperative, PUDs, PRDs, etc.) and their governing boards. The client may employ the manager directly or be under an independent contract with a firm that employs the manager.
- C. **AMPLIFICATION:** CAMICB provides the following information and examples to explain further some of the tenets of the Standards of Professional Conduct.
1. A manager must be knowledgeable, act, and encourage clients to follow all applicable laws and regulations relevant to community association management and operations. A manager must have a strong understanding of the laws and ensure their actions comply.
  2. To be knowledgeable, comply with, and encourage clients to comply with the governing documents means reading the documents and implementing the policies and procedures in accordance with them. For example, if the governing documents prohibit fines for owners violating them, the manager should not recommend fining as a method to the Client's Board.
  3. Always be truthful.

4. Any legal advice should be provided to the association by the association's attorney. This includes drafting amendments to the documents and the interpretation of the legal language that affects board actions.
5. Disclosure of any possible conflict of interest is the key factor. For example, a manager (individually or through a company) may have a financial interest or contractual arrangement with a service contractor, supplier, or professional firm that is being considered by that manager's client. The disclosure must be made in writing to the association before the selection process to allow the client to consider the possible conflict fully and any alternatives. The fact that the client may still choose the manager's related entity is not a violation of the Standards, provided ample disclosure was given.
6. CAMICB requires managers to provide written disclosure to the client of any compensation, gratuity, or other forms of remuneration to the manager from individuals or companies who act or may act on behalf of the client. The written disclosure shall be made to the client by the manager, confirming receipt of all gifts, rebates, discounts, payments, or other benefits received more than \$100 per instance or \$500 annually by the manager from any vendor or vendor-related client. Educational and social events and meals intended to educate the manager are excluded from this requirement.

If the manager is employed by a management company, the manager is not responsible for disclosing any gratuities, preferred vendor programs, or similar arrangements between the management company and vendors.

7. The manager is required to obtain continuing professional education that fulfills the requirements for CMCA recertification. If the manager holds other credentials relevant to community association management, they should also ensure that their continuing education meets the requirements for those credentials. The manager must ensure that all certification-related applications are accurate and truthful.
8. A breach of fiduciary duty includes any failure to act in the association's best interests, such as mismanaging association funds or neglecting critical responsibilities that harm the association.
9. Professional conduct is expected to be upheld at all times. A violation would not be based on a misunderstanding, difference of opinion, or personality conflict.
10. The manager must return original records, files, and books within 45 days upon request, unless otherwise specified in the management agreement, required by law, or mandated by other professional credentials. The 45-day period allows for necessary operational tasks, such as finalizing monthly financials, and accounts for variability in the size and complexity of the community.

Items that the manager created or brought for use during the engagement but were not contracted or paid for by the client (such as proprietary operational or procedural manuals), remain the manager's property. These items are considered the manager's work product and are not subject to turnover unless specified in the management agreement.

The manager may retain copies of key materials for post-engagement purposes. The manager shall maintain a duty of confidentiality to all current and former clients, commencing from the effective start date of the relationship and continuing indefinitely.

- D. **FUTURE:** CAMICB may expand the application of these Standards, and CAMICB reserves the right to update or amend both the CMCA Standards of Professional Conduct and this Clarification Document. Any such revision, updating, or amendment shall be promptly promulgated to those who achieve a CMCA and, after due notice, will apply to all CMCA's subject to the Standards.
- E. **DISCIPLINARY ACTION:** After an internal investigation and hearing as provided in the CMCA Standards of Professional Conduct Enforcement Procedures Policy, a manager found to be in violation of the standards shall face a sanction under the Enforcement Procedures adopted by CAMICB. The extent of such sanction shall be commensurate with the violation's nature, severity, and intent.

## SECTION 7: PROGRAM POLICIES

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This section outlines additional essential guidelines and expectations for CMCA candidates and credential holders. These policies ensure fairness, integrity, and transparency throughout each stage of the program.

### APPEAL OF ADVERSE CERTIFICATION DECISIONS

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An individual whose eligibility for initial certification, reinstatement, or recertification has been denied may request reconsideration of the decision. The request for reconsideration must be submitted in writing. The request should state the reason(s) the individual is eligible and in compliance with the published requirements.

Requests to appeal exam results based on the content of the exam are not accepted.

Requests to appeal exam results due to irregular testing conditions, significant technical problems, or violation of Board policy will be considered. Requests of this nature must be made in writing and postmarked or emailed no later than 30 days after the exam was administered. The request must describe the contributing testing conditions, technical problems, or policy violation.

### CONFIDENTIALITY POLICY

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CAMICB may disclose limited information regarding a current or former CMCA credential holder to an employer, regulatory agency, or any other person or entity. CAMICB will only disclose information that is or was available to the general public in the online Directory of Credentialed Professionals at [camicb.org](https://camicb.org). This information is limited to the dates between which an individual is or was an active CMCA credential holder. Should an individual opt out of the online directory, the dates between which the individual held or holds the CMCA credential will be provided upon written request.

CAMICB will not release any information regarding a candidate's examination application or examination results unless it is authorized in writing by the candidate in question or required by law.

### CRIMES OF MORAL TURPITUDE

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The Board of Commissioners recognizes the degree of trust placed in a credentialed community association manager by homeowners, as well as the unique position the manager occupies in a community association. The Board reserves the right to review a conviction or license revocation of any nature, within any timeframe, and to deny eligibility to test, recertify, or reinstate.

### MEMBERSHIP POLICY

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There are no membership requirements to participate in the CMCA certification program.

## NONDISCRIMINATION AND FAIRNESS POLICY

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CAMICB adheres to principles of fairness and due process and endorses the principles of equal opportunity. CAMICB, the Board, and any selected testing vendor(s) do not discriminate or deny opportunity to anyone on the basis of race, color, creed, age, gender, national origin, religion, disability, marital status, parental status, ancestry, sexual orientation, military discharge status, source of income, or any other status protected by applicable law. All applicants, candidates, and credential holders will be judged solely on the published eligibility and recertification criteria determined by the Board.

## PROFESSIONAL PRACTICE POLICY

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A CMCA credential holder is required to attest that they continue to be active in the community association industry.

## RECORD RETENTION POLICY

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CAMICB will compile and file records for each candidate and credential holder and will retain the records as follows:

- Completed exam applications will be permanently stored electronically.
- Incomplete exam applications will be stored for six months. After six months the incomplete applications will be destroyed.
- Recertification and reinstatement applications will be permanently stored electronically.

## REFUND POLICY

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All program fees are non-refundable and non-transferable, without exception.

## REQUIREMENTS FOR USE OF THE CERTIFICATION MARK

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Candidates who successfully complete the education and examination requirements prescribed by CAMICB are awarded the Certified Manager of Community Associations (CMCA) credential. A CMCA credential holder in good standing is entitled to:

- Use the CMCA credential after their name.
- Use the CMCA title and logo in correspondence, brochures, proposals, business cards, advertisements, and other communications with the public.
- Display the formal certificate issued by CAMICB.
- Use any other certification, trademarks, or materials owned by CAMICB whose non-exclusive use is licensed.

The credential is typically used after the credential holder's name following any academic degrees and licensure (e.g. Mary Smith, Ph.D., CMCA or Mary Smith, CMCA.)

Credential holders are also entitled to use the CMCA digital badge. The digital badge is an online representation of the CMCA credential, consisting of an image and metadata linked specifically to the credential holder.

A credential holder may continue to use the certification mark as long as the credential remains valid and in good standing. Individuals may not use the credential until they have received specific written notification that they have successfully completed all requirements, including passing the exam. Credential holders must comply with all recertification requirements to maintain use of the credential.

When disciplinary actions result in the revocation of an individual's credential, the Board may require the return of any certificates issued. All CMCA certificates include a statement that the certificate is the sole property of the Board and must be returned upon request.

Use of the certification mark in any way considered by the Board as misleading, unauthorized, or disreputable is prohibited. The certification mark cannot be used to state or imply that the Board and/or CAMICB has recommended or endorsed an individual's business or services.

The CMCA logo is the property of CAMICB and has copyright protection through the U.S. Patent and Trademark Office. Any infringement of the instructions contained herein regarding the use of the logo may result in legal action and/or suspension of the CMCA credential.

## MONITORING USE OF THE CERTIFICATION MARK

CAMICB staff will monitor use of the CMCA certification mark by conducting a periodic audit of individuals with expired, suspended, or revoked certifications. If a violation is discovered through the audit process, the Executive Director or designated staff shall contact the individual to require cessation of the unauthorized use of the credential. If the individual continues to misuse the mark, CAMICB may take disciplinary action.

## RESPONSIBILITY FOR KNOWLEDGE OF APPLICABLE LAWS

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The legislative and regulatory environment for community associations continues to evolve and can change quickly. As noted in the *CMCA Standards of Professional Conduct*, a CMCA credential holder accepts the responsibility to be knowledgeable about and to act and encourage clients to act according to all applicable laws and regulations relevant to community association management and operations.