“In 1995, CAI launched one of the most ambitious programs in its history: national certification for community managers. The goal was to provide consumers with a level of confidence; to help them ensure that a certified manager has the necessary skills to manage their communities.

“National certification does just that. By testing the minimum knowledge needed to manage common interest communities, it gives homeowners confidence in their manager’s abilities. It raises the profession of community association management by setting the standard for minimum competency. It provides a sound and desirable alternative to state licensing or requiring managers to be licensed under real estate licensing laws.”

That’s what was written in this magazine in 1997, just two years after the launch of the Certified Manager of Community Associations (CMCA®) credential.

The program has grown consistently and considerably since—from 1,650 credentialed managers within the first two years and a national organization, the National Board of Certification for Community Association Managers (NBC-CAM), to more than 20,000 credentialed managers and the international Community Association Managers International Certification Board (CAMICB).

As the CMCA celebrates 25 years, you’ll read about the program’s impact, importance, and its global reach. You’ll hear from one of the earliest managers to earn the CMCA and the manager who became the 20,000th. You’ll learn about some of the topics tested on the CMCA exam and what it takes to achieve “the essential credential.”
With vision and determination, the CMCA celebrates 25 years as an internationally recognized professional standard for community association managers.

CERTIFIED SUCCESS

BY JULIE WARREN

Community association managers are called upon to perform and oversee a wide variety of jobs. An effective manager must have a solid understanding of the principles of human resources, contracting, accounting, psychology, insurance, maintenance, education, government relations, board management, basic construction, and law.

A manager implements the decisions of the association board; administers the services, programs, and operations of the association within the policies and guidelines set by the board; fulfills the terms of his or her contract or agreement; and provides information, training, and, often, advice and assistance to the board as it sets policies and makes decisions.

How can community association board members be sure that the manager they hire can fulfill each of these job duties and be well-versed in the varied responsibilities of association governance and operations?

For the past 25 years, the simplest answer has been to look for four letters after a manager’s name: CMCA.

Declaration
Used interchangeably with CC&Rs.
WHEN THE Certified Manager of Community Associations (CMCA) credential was established in 1995, it was intended to offer homeowners and their associations an assurance that their community’s manager possesses the minimum knowledge and skill to perform the job.

“The CMCA is the first step a manager takes in declaring, ‘I am a professional manager, and I’m going to uphold the appropriate standards for my profession and take my responsibilities seriously. I’m going to uphold a code of ethics and operate in the best interests of the community I’m responsible for,’” says Barbara Byrd Keenan, FASAE, CAE, CAI’s chief executive officer from 1990 to 2002 who helped launch the program.

Today, as the CMCA and the organization that administers this important certification—the Community Association Managers International Certification Board (CAMICB)—celebrate their 25th anniversary, more than 20,000 professionals have launched successful careers in the community association management business by first earning and then maintaining this esteemed credential.

“The CMCA is a first step for anyone looking to establish a career as a professional manager,” says John Ganoe, CAE, CAMICB’s executive director since 2012.

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“The CMCA is a first step for anyone looking to establish a career as a professional manager,” says John Ganoe, CAE, CAMICB’s executive director since 2012.

CAMICB launches the international CMCA examination

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“Many managers across the country … weren’t regulated in any way, so (the credential) made a lot of sense,” Keenan says. “I knew it was the right thing to do.”

The task force ultimately concluded that a manager certification was, indeed, feasible and would be beneficial in a variety of ways. It recommended that CAI support developing a credential and an independent organization to administer it.

Once established, the certification process would be directed by a commission, called the National Board of Certification for Community Association Managers (NBC-CAM), of nine professional community association managers and three nonmanagers who would determine appropriate experience, education, and general examination requirements that aspiring community association managers would have to meet to be eligible for the CMCA credential.

With guidance from HumRRO, an organization that provides job analysis surveys and credentialing test development, the task force also would develop an examination that would be general enough to cover competencies that every state should require but thorough enough to meet a comprehensive licensing standard. If individual state governments saw the need, they could test for state-specific knowledge in a separate examination, says Keenan.

“The CMCA examination is the best alternative to licensing at the state level,” says Dawn Bauman, CAE, CAI’s senior vice president of government and public affairs and CAMICB’s former executive director. “And it’s a better alternative than government licensing because the criteria is an exam created by subject-matter experts … who understand the profession. … If you’re not testing the proper knowledge, then you’re not protecting consumers, and that’s what a licensing program is all about. If (community association management) can self-regulate as an industry, if we can get as many people as possible to (display) and promote their CMCA credential, state governments won’t need to do it.”

Indeed, only eight states currently have some form of license laws: Alaska, California, Connecticut, Florida, Georgia, Illinois, Nevada, and Virginia. Some of these states are recognizing the CMCA as an acceptable standard. “And that is the win,” Keenan says.

“Other states have said the business is doing a good job self-regulating, as demonstrated by the CMCA,” says Drew Mulhare, CMCA, AMS, LSM, PCAM, chair of CAMICB’s 2019 Board of Commissioners and president of Realtec Community Services, a management company in Williamsburg, Va.

### 1-2-3 CMCA

Community managers interested in obtaining the CMCA credential can do so by following these three steps.

1. **Fulfill at least one prerequisite requirement.**
   - **Option 1: Education.** Complete and pass one prerequisite course on community association management.
   - **Option 2: Experience.** If you have at least five years of experience as a community association manager, you may receive a one-time waiver of the prerequisite course. The experience must be as a community association manager—not as an assistant manager. If you do not successfully pass the examination the first time, you will be required to take the prerequisite course prior to retaking the examination.
   - **Option 3: License or Credential.** Hold an active Arizona CAAM, California CCAM, Colorado CAM, Florida CAM, Illinois CAM, or Nevada CAM.

2. **Complete and submit the online application for the CMCA examination.**

3. **Successfully pass the CMCA examination.**

   [www.camicb.org](http://www.camicb.org)

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### Bad debt write-off

Consists of recording an uncollectible debt as an expense that the association must absorb. This usually requires a resolution of the board.
CAI advocates for industry-developed professional certifications or designation programs for community managers, such as the CMCA and CAI’s designations, so they can self-regulate. If regulation is bound, CAI supports a regulatory system that incorporates protections for homeowners, mandatory education and testing on fundamental community association management knowledge, standards of conduct, and appropriate insurance requirements.

ESTABLISHING A NEW ORGANIZATION

Although developing the CMCA credential was a CAI initiative, NBC-CAM was established as a separate corporate entity with its own budget, bylaws, and a governing board empowered to make all decisions related to certification.

It took nearly a decade from the first discussions about creating a basic certification to establishing a functioning organization and a viable CMCA examination, recalls W. Stephen Castle, CMCA (ret.), AMS (ret.), PCA (ret.), another member of the task force and the first chair of NBC-CAM’s 10-member Board of Commissioners for several years.

“As we created NBC-CAM, one of the highest priorities was to make it a staff-driven organization,” he adds.

Renamed Community Association Managers International Certification Board in 2013 to recognize international interest in the profession and the certification, the organization is independently incorporated and independently governed. The CMCA’s National Commission on Certifying Agencies (NCCA) accreditation requires that CAMICB function absent the undue influence of a parent organization, such as CAI.

“You can’t separate CAMICB from the credential. CAMICB does one thing. That’s why the organization exists,” says Ganoe, who has led the CMCA certification through two of three critical accreditation cycles and the organization’s 2013 rebranding and name change to reflect its burgeoning international reach in the past decade.

CREATING A RIGOROUS QUALIFYING EXAM

It took several years to develop the CMCA exam in part because the task force set out to create an assessment tool that represents a baseline of performance.

Hundreds of professional managers took part in an initial job assessment survey to identify the profession’s “core competencies” that should be addressed on a qualifying examination. “You can see those core competencies on CAI’s and CAMICB’s websites,” says Bauman.

Finance, governance, laws, risk management, human resources, insurance, contracting, maintenance, meeting management, and ethics are all included.

“Then we put together a survey we sent out to everybody we could find—managers and other professionals, like attorneys, insurance and reserve specialists, and association board members—asking them to list all the tasks that managers do every day,” Bauman says. “We also asked them to rate the importance of the different tasks.”

Thousands of people participated in the job analysis surveys, Bauman says. Ultimately, the CMCA examination questions cover all the core “knowledge, skills, and abilities (KSAs)” that the surveys identified.

A group of managers volunteered to take a pilot CMCA examination on Nov. 8, 1995, to test its cogency. The first exam leading to the CMCA credential was offered at CAI’s annual conference in Honolulu in 1997. Today, the exam is available in a computer-based format; the final paper-and-pencil was offered in December. In the past few years, it’s also been offered internationally, according to Ganoe, when there’s a sufficient pool of candidates in a specific region.

The CMCA examination is application-based, adds Mulhare. “It’s not just a question of selecting the right answer,” he says. “It’s more about how you would apply a particular concept.”

Shortly before NBC-CAM applied for its first accreditation, “a number of individuals were awarded the credential without testing,” says Ganoe. The criteria were very specific and the window for applications very narrow and early in the CMCA’s development. “That’s perfectly permissible until you move to a certain point,” adds Ganoe. “In our case, it was the decision to apply for accreditation.”

Today, the CMCA credential is accredited by the NCCA, which maintains strict standards.

A Downward Trend in State Licensing

FOR SEVERAL REASONS, reducing the number of professional licensing programs at the state level is a current trend all around the country, according to Dawn Bauman, CAE, CAI’s senior vice president of government and public affairs and former executive director of the Community Association Managers International Certification Board (CAMICB).

First, a licensing program is expensive for a state to run, Bauman says. Second, states want to keep their unemployment levels as low as possible; a state-level licensing program creates a barrier of entry for employment, which most state governments want to eliminate. Lastly, licensing programs often restrict applicants who have criminal convictions, and there’s now a movement toward making it easier for people convicted of a felony to get jobs.

Because CAMICB is independent of CAI, state programs will look at the CMCA credential as an option to professional licensing. —J.W.
W. STEPHEN CASTLE, CMCA (RET.), AMS (RET.), PCAM (RET.), was one of the first community association managers to ever be awarded the Certified Manager of Community Associations (CMCA) credential. Castle began his community association management career in the Washington, D.C.-area in 1976. A few years later, he and a colleague founded Mid-Atlantic Management Corp. in Pennsylvania. A longtime friend of John J. Corona, founder and CEO of Associa, Castle subsequently sold Mid-Atlantic to Associa.

An ardent CAI volunteer, Castle was a member of the original task force charged in the mid-1990s with investigating the feasibility of a fundamental manager certification. He also served for several years as the first chair of the National Board of Certification for Community Association Managers (NBC-CAM) Board of Commissioners.

In addition, Castle was a member of the selection committee that eventually hired Tom Skiba, CAE, as CAI’s chief executive officer in 2002. Skiba and his predecessor, Barbara Byrd Keenan, always treated volunteers well and listened, according to Castle. “We also had a lot of fun, and I think that’s the only way to go. Good leaders may have you thinking they are innovating, but they’re really reinforcing what (volunteers) wanted to do in the first place. And that’s a great leader; that’s what you want.”

Castle officially retired two years ago after consulting for developers for several years. He’s been thrilled to watch the growth and impact of the CMCA these past 25 years. “Twenty-thousand is just remarkable,” says Castle about the number of credentials that have been awarded. “It was one of the most important things I did as a volunteer.” —J.W.
Manager in the Making

CHRIS RY PARKER, CMCA, COMPLIANCE DIRECTOR at Somersett Owners Association in Reno, Nev., became the 20,000th person to obtain the Certified Manager of Community Associations (CMCA) credential this past October. She was a supervisor and head of data entry at a call center before entering the community association management industry in 2017 as a concierge at Regency at Presidio, a 55-and-older community of 500 single-family homes in Reno’s Damonte Ranch. Parker obtained a provisional community manager license from the state of Nevada in 2018 before being promoted to her current role at Somersett. With her CMCA credential, she hopes to continue moving up in her career and eventually become a community manager. —Interview by Kiara Candelaria

WHAT DOES A COMPLIANCE DIRECTOR DO? You have to be knowledgeable about the community’s rules and regulations, architectural guidelines, and the covenants, conditions, and restrictions. I send out violation notices every few weeks, some of which progress to hearings where the board of directors will review the violations and ask me to explain them. They range from taking care of landscaping and repainting homes to removing illegal sheds, ensuring residents are upholding the governing documents in the community association. Somersett has 3,100 homes, so it’s a busy job.

WHAT MOTIVATED YOU TO PURSUE THE CMCA CREDENTIAL? When I took the class to get my provisional manager license, Nevada’s requirements for community managers were different than most states. I just really wanted to learn more about the industry, and the CMCA exam provided a broader knowledge of community associations.

HOW WILL THE CREDENTIAL BENEFIT YOUR CAREER? I think it shows that I’m dedicated. It wasn’t an in-person test or course, it was done on my own time. I really pushed myself and, in the end, I obtained my credential because I want to further my career within my company and within the industry. It was a personal goal too. Proving to myself that I could pass this test is a great accomplishment.

WHY SHOULD COMMUNITY MANAGERS OBTAIN THE CMCA? You have broader knowledge through the CMCA because it’s a standardized test for all managers in the U.S. and around the world. And the M-100 course is a refresher. Some people got their community manager license 10 years ago, so taking the course will bring back that knowledge or add more. We do have to take continuing education, but it doesn’t touch on everything like the M-100 course.

DO YOU PLAN ON PURSUING OTHER INDUSTRY CREDENTIALS OR DESIGNATIONS? I would definitely like to do that once I get a handle on community management. I would want to take more tests, get different credentials, and learn everything I possibly can about the industry.

WHAT DO YOU ENJOY MOST ABOUT WORKING WITH COMMUNITY ASSOCIATIONS? The different moving parts. I’ve been on-site for both communities that I’ve worked in, where you have your general manager that oversees everything, including events and amenities. It’s nice to see all the moving parts come together and build what the idea of a community association is.
Knowledge Test

THE CERTIFIED MANAGER OF COMMUNITY ASSOCIATIONS (CMCA) exam tests participants on governance, legal, and ethical conduct; budget, reserves, investments, and assessments; contracting; financial controls; risk management and insurance; meetings; and human resources.

The CMCA exam is a standardized multiple-choice exam consisting of 120 items: 100 scored and 20 pilot-test items. Each question is meticulously designed with the following parameters:
- Tests knowledge outlined on the exam blueprint
- Is complete, straightforward, and clear
- Has one correct response and three incorrect distractors
- Has a valid source reference that can be used to justify the key

**STEM**

In which city is CAMICB headquartered?

**RESPONSE OPTIONS**

a. Minneapolis, MN  
 b. Louisville, KY  
 c. Monterey, CA  
 d. Falls Church, VA

**DISTRACTORS**

**KEY**

Cont’d from p. 25

of Community Association Management (M-100) course or a few other courses that are approved by CAMICB and offered by independent companies.

“But to preserve the credential’s accreditation, CAMICB has to be totally independent from anyone developing education for the exam,” Felix adds. “CAI couldn’t do both education and certification. If we didn’t have an alternative to the M-100, then it wouldn’t give us separation.”

Importantly, you don’t need to be a CAI member to achieve the CMCA—further proof of CAMICB’s independence. Indeed, one of the task force’s goals was to establish a credential that—unlike CAI’s PCAM and AMS designations—was based only on a widely recognized core knowledge base and not on CAI education.

Today, nearly 2,500 CMCA credentialed professionals are not CAI members. However, the CMCA has become a stepping stone to CAI’s designations.

“Attaining the CMCA is now the gateway to CAI’s designations. They all require the CMCA first,” says Gano.

Notably, not all of those who have earned and maintain their CMCA credential are association managers. More than 1,400 reserve specialists, bankers, attorneys, and even volunteer homeowner leaders are CMCA credentialed.

And while the requirements for sustaining it are demanding, the CMCA’s retention rate is quite high—between 85% and 90%, according to Gano.

**THE POWER TO PROTECT**

From the first discussions of a manager credential in the early 1990s to today, the success of the CMCA has become evident.

Castle, for one, has been pleasantly surprised to see the number of CMCA credentials awarded in the past 25 years grow beyond 20,000.

“Our dream number was 4,000 or 5,000,” he says. “I’m delighted that the concepts are consistent with where we started.”

Many large management companies now require entry-level managers to achieve their CMCA credential within a few months or a year of being hired.

Well-informed community association boards also look for CMCA-credentialed managers when hiring a manager directly or signing a contract with a management company.

“The more professional, high-level managers we have highlighting their CMCA credentials (to their client associations), the more the certification is recognized,” says Bauman. “And the more homeowners and their communities are protected.”

Julie Warren is a Virginia-based freelance writer and former editor of Community Manager newsletter.

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Exposure avoidance

This involves avoiding the circumstances that would expose the community association to certain types of loss.
A little more than a decade ago, Jeevan D’Mello, a young executive at Emaar Properties in Dubai, United Arab Emirates, needed information about how to manage a common interest community. The laws in Dubai had recently changed, allowing individuals to own property, and D’Mello was seeking guidance about how to operate a condominium community, with all its incumbent homeowners, assessments, infrastructure, common areas, governance, insurance, reserves, personnel, tenants, and more, in a large-scale, mixed-use building. He Googled “condominiums,” which led him to place a call halfway around the world to CAI’s office in Falls Church, Va.

That phone call presented a challenging opportunity for D’Mello and his colleagues in Dubai, as well as a sea change in the community association management business. Not only did CAI offer plenty of information on a wide range of topics related to common interest communities, but D’Mello also learned that a two-day course, a CAI national conference, and a basic certification through (what was then) the National Board of Certification for Community Association Managers (NBC-CAM) also were available. All he had to do was come to the U.S. for a visit.

Within a few years of that phone call and several subsequent trips to the U.S., D’Mello’s credentials included the Association Management Specialist (AMS), Professional Community Association Manager (PCAM), and Large-Scale Manager (LSM) designations. Honored with CAI’s Rising Star Award at the 2011 Annual Conference in Boca Raton, Fla., D’Mello has since served as a member of CAI’s Board of Trustees and what is now the Community Association Managers International Certification Board (CAMICB) Board of Commissioners. He’s an author, educator, CAI presenter, and—notably for CAI—was instrumental in launching the organization’s Middle East Chapter in 2017 and expanding the chapter’s successful annual conference, the Middle East Association Managers Conference (MEAMCON).

Most significantly, D’Mello’s community association management trajectory began in 2008—about a year after making that first phone call—when he passed the Certified Manager of Community Associations (CMCA) examination and earned the CMCA credential—the first person in the Middle East to do so. Since then, nearly 175 other international community managers also have earned their CMCA credentials, not only in Dubai, but Australia, Canada, South Africa, and several other countries. For many years, international CMCA candidates had to travel to the U.S. to study for and take the examination. Since December 2016, when several candidates took and passed the examination in Dubai, that’s no longer the case.

“Jeevan’s original connection with us and desire for education and credentialing was really what kicked this off,” says Tom Skiba, CAE, chief executive officer of CAI and CAMICB. Although CAI leadership recognized the growth opportunities for education and credentialing in other countries existed, according to Skiba, there were no immediate plans to pursue them.
"It wasn't that we didn't think about (an international outreach), but 12 years ago we had our hands full with the quickly growing program in the U.S.,” says Skiba. "It was way out there,” he notes. “Instead, those (international) opportunities came to us.”

**SPREADING THE WORD**

Determined to be part of making CMCA and CAI credentials more global, D’Mello has taught management courses in the Kingdom of Bahrain as well as in Dubai.

“In 2019, more than 100 (candidates) took the CMCA exam in Dubai with nearly 70 candidates at the November 2019 exam alone,” says D’Mello, who is now a CAI faculty member. He recently taught CAI’s fundamental management course, Essentials of Community Association Management (M-100), in India for the first time. “The 2020 waitlist for the exam (in Dubai) already is full,” he says. CAMICB plans to establish a fixed calendar in 2020 for administering the exam in Dubai, according to Ganoe.

“Spain, Mexico, and really all of South America are potential markets,” says Skiba. In November, along with Pepe Gutiérrez, cmca, chief executive officer of Megafincas Alicante, a Spanish management company, D’Mello attended a conference in Bogotá, Colombia, where he facilitated the launch of the Spanish-language version of the M-100 via video to the 400 attendees. “We are watching (this) launch carefully,” Ganoe says.

**GOING FORWARD**

Despite the challenges in building an adequate cohort of candidates in other countries, the CMCA examination has been delivered—and the credential awarded—to small populations in South Africa, Canada, and Australia, Ganoe says. “We’re very optimistic about growth in Australia in the near term and in Canada during the coming year.”

Strata Community Australia has started a branch of their chapter in New Zealand, where they are promoting CAI education and the CMCA credential, as well, Skiba says.

“We have a high interest in encouraging educational material that’s available in languages other than English,” says Drew Mulhare, cmca, AMS, LSM, PCAM, chair of CAMICB’s 2019 Board of Commissioners and president of Realtec Community Services, a management company in Williamsburg, Va. “Spanish is our first target. CAI has moved forward with a South American Spanish translation of the M-100, and we want to follow up with a Spanish translation of the CMCA exam.”

“Whether you are practicing community association management in Dubai or in Dallas, some of the core problems and challenges you’ll encounter are the same,” Ganoe says. “We’ve been beta testing an international form of the exam for about three years, and we’ve learned a lot in that process. We are working to … position the exam and the credential … to represent the same thing around the world.”

“Whether you’re a management company owner or a customer, having a manager who holds the CMCA credential provides an assurance of a minimum level of education and expertise,” Skiba says. “That’s attractive anywhere you go.”

Julie Warren is a Virginia-based freelance writer and former editor of Community Manager newsletter.