Why FCCA

The Florida Communities Certification Association (FCCA) is a not-for-profit association dedicated to restoring trust and transparency in Florida's condominium and home association markets. With more than 1.5 million condominium units, 27,000 condominium associations, 49,000+ homeowners associations, and millions of Florida residents, Florida faces growing challenges in financial accountability, governance practices, and structural integrity. FCCA provides an independent system to evaluate critical factors and partners with associations and owners on ratings and best practices for improvement.

1.5M+	27,000	49,000+	Millions of
condominium units	condominium associations	homeowners associations	Florida residents

COMMON LANGUAGE

Health. Readiness. Confidence.

Gold · Silver · Bronze

Who Benefits

Condominium owners

Better information about the financial and operational health of their community.

Prospective buyers

Greater insight into one of the largest financial purchases they may ever make.

Boards and managers

A framework to identify gaps, strengthen governance, and demonstrate responsible management.

Lenders

Additional standardized information to help evaluate association-level risk.

Insurers

More consistent information that can support informed underwriting.

Sellers

A way to demonstrate the health, preparedness, and transparency of their community to prospective buyers.

Rating Committee

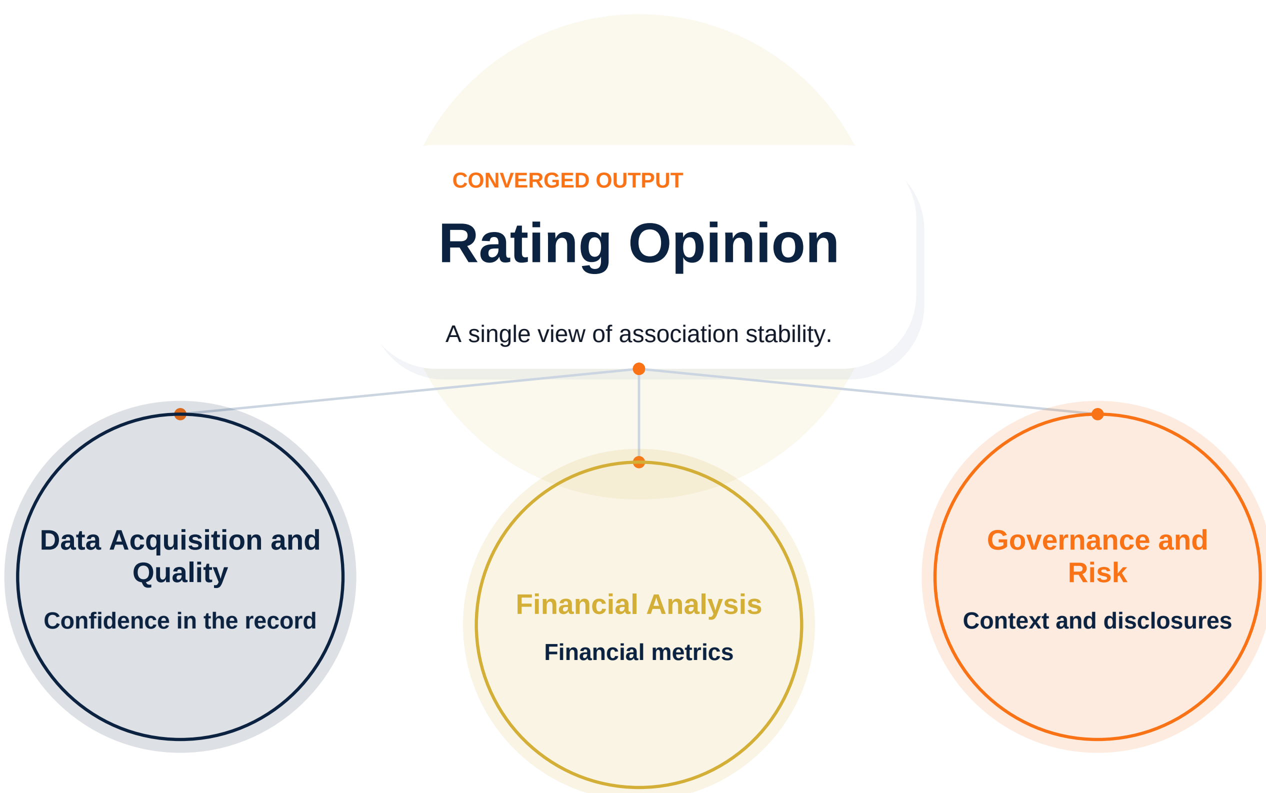
Proprietary rating methodology and independent experts analyze and translate the data into a rating opinion.

Independent Experts

The Rating Committee is composed of experts with experience in finance, insurance, engineering, and association management who evaluate data and provide their expertise when awarding ratings.

Rating Framework

Data quality, financial analysis, and context converge into one stability opinion. FCCA created several proprietary forms that guide the ratings. Data provided by the Association is formatted into the Association Information Request (AIR) and Data Acquisition and Quality Requirements.



Rating Scale

GOLD, SILVER, BRONZE, AND UNRATED

FCCA rating categories summarize the strength of the submitted, completed association documents.

RATED CATEGORIES

GOLD

Very strong

Very strong financial stability and operating performance.

SILVER

Strong

Strong financial stability and operating performance.

BRONZE

Adequate

Adequate financial stability and operating performance.

Unrated

Designed as a tool to better understand the health of an association. Special category evaluated by FCCA Financial Analysts and processed through proprietary systems. This rating is not reviewed by the Rating Committee.

Sample Rating Notification

WHAT THE ASSOCIATION RECEIVES

A concise deliverable the association receives to understand the rating outcome, strengths, risks, recommendations, and monitoring priorities.

Inside the notification

01 **Rating Opinion and Category**

02 **Rating Score Summary**

03 **Demonstrated Financial and Governance Strengths**

04 **Recommendations for Continued Improvement**

05 **Reserve Balance and Special Assessment Context**

06 **Best-Practice Recommendations**

FCCA RATING NOTIFICATION

Gold

RATING

Rating Opinion

Strengths and Risks

Recommendations

Monitoring Priorities

Data Quality Requirements

Complete, reliable, and current records support a clearer rating opinion.

FINANCIAL RECORDS

REQUIRED	PERIOD	NOTES
Statements, adopted budgets, reserve schedules, assessments.	Current fiscal year plus prior 3-5 fiscal years.	Use accrual-basis reporting; include adopted budgets.

ENGINEERING AND SAFETY

REQUIRED	PERIOD	NOTES
Reserve/SIRS studies, milestone inspections, safety and security records.	Latest completed reports, active updates, and open items.	Attach status summaries and action plans for open items.

INSURANCE AND RISK

REQUIRED	PERIOD	NOTES
Declarations, policy summaries, loss runs, claims history.	Current policy year plus 3-5 years of loss history.	Identify coverage changes, claims trends, and cost pressure.

GOVERNANCE AND OPERATIONS

REQUIRED	PERIOD	NOTES
Governing documents, minutes, disclosures, vendor contracts.	Current governing set, recent minutes, and active contracts.	Include renewal dates, amendments, and material decisions.