

# Certified Floodplain Manager (CFM) Practice Exam (Sample)

## Study Guide



**Everything you need from our exam experts!**

**This is a sample study guide. To access the full version with hundreds of questions,**

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# Introduction

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

This guide was designed to help you do exactly that.

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

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

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

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

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

Let's begin.

# How to Use This Guide

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

## 1. Start with a Diagnostic Review

**Skim through the questions to get a sense of what you know and what you need to focus on. Don't worry about getting everything right, your goal is to identify knowledge gaps early.**

## 2. Study in Short, Focused Sessions

**Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations, and take breaks to retain information better.**

## 3. Learn from the Explanations

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

## 4. Track Your Progress

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

## 5. Simulate the Real Exam

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

## 6. Repeat and Review

**Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning.**

## 7. Use Other Tools

**Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.**

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

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## **Questions**

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**1. What does BFE represent?**

- A. Basic Flood Evacuation**
- B. Base Flood Elevation**
- C. Best Financial Estimate**
- D. Bureau of Financial Enforcement**

**2. What is considered a violation in floodplain management?**

- A. Building without a permit**
- B. Failing to comply with floodplain ordinances**
- C. Not having flood insurance**
- D. Disagreeing with FEMA**

**3. What does FHBM stand for?**

- A. Flood Hazard Boundary Map**
- B. Flood Hazard Building Management**
- C. Federal Housing Bureau of Maps**
- D. Flood Housing Boundary Measure**

**4. What is a Section 404 Permit used for?**

- A. Building in a floodplain**
- B. Regulating work and allowing dredging in identified wetlands areas**
- C. Installing septic tanks in rural areas**
- D. Constructing bridges over rivers**

**5. What is the role of a FPM?**

- A. Floodplain Manager**
- B. Flood Prevention Manager**
- C. Federal Project Manager**
- D. Financial Planning Manager**

**6. What characterizes Approximate Studies for flood hazard mapping?**

- A. Detailed methods producing Base Flood Elevations.**
- B. Approximate methods showing the outline of the base floodplain without BFE.**
- C. Studies only for areas with accredited levees.**
- D. Mapping for zones where federal flood protection is in progress.**

**7. What does Zone AR represent?**

- A. Areas with shallow flooding SFHA.**
- B. A temporary designation for areas improving flood protections.**
- C. SFHA with sheet flow, ponding, or shallow flooding.**
- D. Protection by a federal flood protection system in construction.**

**8. What is the purpose of the Flood Insurance Rate Map (FIRM)?**

- A. To provide evacuation routes**
- B. To delineate SFHAs and risk premium zones**
- C. To record historical flood events**
- D. To plot the heights of flood defenses**

**9. OPA refers to?**

- A. Optimal Performance Analytics**
- B. Otherwise Protected Areas**
- C. Office of Public Affairs**
- D. Operational Priority Allocation**

**10. What is the No Adverse Impact approach designed to ensure?**

- A. Increased property taxes**
- B. Proper irrigation techniques**
- C. No property is adversely impacted by others**
- D. Annual flooding is controlled**

## **Answers**

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

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## **Explanations**

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## 1. What does BFE represent?

- A. Basic Flood Evacuation
- B. Base Flood Elevation**
- C. Best Financial Estimate
- D. Bureau of Financial Enforcement

BFE stands for Base Flood Elevation. This represents the expected level of flood waters during a base flood event. Option A, Basic Flood Evacuation, is incorrect because BFE does not refer to evacuation plans but rather indicates a specific elevation. Option C, Best Financial Estimate, is not relevant to this term and Option D, Bureau of Financial Enforcement, refers to a specific government agency and is not related to BFE.

## 2. What is considered a violation in floodplain management?

- A. Building without a permit
- B. Failing to comply with floodplain ordinances**
- C. Not having flood insurance
- D. Disagreeing with FEMA

Failing to comply with floodplain ordinances is considered a violation in floodplain management because these ordinances are put in place to regulate and control development in flood-prone areas. Building without a permit (option A) can also be a violation, but it is not specific to floodplain management and can apply to any type of construction. Not having flood insurance (option C) is not necessarily a violation, but it is a recommended precaution for those living in floodplains. Disagreeing with FEMA (option D) is not a violation, but rather a difference in opinion or stance on floodplain management practices.

## 3. What does FHBM stand for?

- A. Flood Hazard Boundary Map**
- B. Flood Hazard Building Management
- C. Federal Housing Bureau of Maps
- D. Flood Housing Boundary Measure

FHBM stands for Flood Hazard Boundary Map. This acronym refers to a specific type of map created by the Federal Emergency Management Agency (FEMA) to help determine the risk of flooding in a particular area. The other options are incorrect as they do not accurately describe the purpose or meaning of the term FHBM. B) "Flood Hazard Building Management" is a made-up term that does not exist. C) "Federal Housing Bureau of Maps" is also not a real agency or term. And D) "Flood Housing Boundary Measure" is not a commonly used term and does not accurately reflect the purpose of a FHBM.

#### 4. What is a Section 404 Permit used for?

- A. Building in a floodplain**
- B. Regulating work and allowing dredging in identified wetlands areas**
- C. Installing septic tanks in rural areas**
- D. Constructing bridges over rivers**

A Section 404 Permit is used for activities that are regulated under the Clean Water Act, which includes dredging in wetlands areas. This means that options A, C, and D are incorrect because they do not involve activities regulated under the Clean Water Act. Building in a floodplain may require a different type of permit, while installing septic tanks in rural areas and constructing bridges over rivers may not necessarily involve wetlands or bodies of water. Therefore, B is the correct answer as it accurately reflects the purpose of a Section 404 Permit.

#### 5. What is the role of a FPM?

- A. Floodplain Manager**
- B. Flood Prevention Manager**
- C. Federal Project Manager**
- D. Financial Planning Manager**

A Floodplain Manager (FPM) is responsible for managing and regulating activities within floodplain areas to minimize risks and damages caused by floods. This includes overseeing development and construction projects in these areas, enforcing flood control regulations, and coordinating emergency responses during floods. The other options, while possibly related to the management of floodplains in some way, do not encompass the true role and responsibilities of a FPM. B: A Flood Prevention Manager may be involved in developing strategies for preventing floods, but not necessarily in managing floodplain areas. C: A Federal Project Manager may manage projects relating to flood control or mitigation, but may not exclusively focus on floodplains. D: A Financial Planning Manager may oversee budgets and finances related to flood control or management, but does not directly deal with floodplain regulations or emergency response.

#### 6. What characterizes Approximate Studies for flood hazard mapping?

- A. Detailed methods producing Base Flood Elevations.**
- B. Approximate methods showing the outline of the base floodplain without BFE.**
- C. Studies only for areas with accredited levees.**
- D. Mapping for zones where federal flood protection is in progress.**

Approximate studies for flood hazard mapping are characterized by using general methods that provide an overall view of the base floodplain without providing exact details such as the Base Flood Elevations. Option A is incorrect because detailed methods producing Base Flood Elevations are associated with more accurate or detailed flood hazard mapping. Option C is incorrect because these studies do not exclude areas with accredited levees. And option D is incorrect because these studies are not limited to mapping for zones where federal flood protection is in progress, they can also be used for areas without such protection.

## 7. What does Zone AR represent?

- A. Areas with shallow flooding SFHA.
- B. A temporary designation for areas improving flood protections.**
- C. SFHA with sheet flow, ponding, or shallow flooding.
- D. Protection by a federal flood protection system in construction.

Zone AR represents a temporary designation for areas that are currently implementing or planning to implement flood protections. Options A, C, and D refer to areas that may be designated with different flood zones - A for areas with shallow flooding, C for areas with sheet flow, ponding, or shallow flooding, and D for areas with federal flood protection systems currently under construction. Thus, they are not representative of Zone AR.

## 8. What is the purpose of the Flood Insurance Rate Map (FIRM)?

- A. To provide evacuation routes
- B. To delineate SFHAs and risk premium zones**
- C. To record historical flood events
- D. To plot the heights of flood defenses

The Flood Insurance Rate Map (FIRM) is a tool used to identify and delineate Special Flood Hazard Areas (SFHAs) and risk premium zones. These areas are at an increased risk of flooding and play a crucial role in determining flood insurance rates. Options A, C, and D are incorrect because they do not accurately reflect the purpose of the FIRM. While evacuation routes or historical flood events may be included on the map, they are not the primary purpose. Additionally, the FIRM does not plot the heights of flood defenses, it only identifies the areas at risk for flooding.

## 9. OPA refers to?

- A. Optimal Performance Analytics
- B. Otherwise Protected Areas**
- C. Office of Public Affairs
- D. Operational Priority Allocation

OPA refers to "Otherwise Protected Areas", not to any of the other choices for the following reasons      A. Optimal Performance Analytics does not accurately describe OPA. OPA is not a term typically used in the context of analytics or performance.      C. Office of Public Affairs may seem like the correct answer, but it is usually abbreviated as OPAO rather than OPA.      D. Operational Priority Allocation does not accurately describe OPA. OPA is not a term typically used in the context of operational priorities or resource allocation.

**10. What is the No Adverse Impact approach designed to ensure?**

- A. Increased property taxes**
- B. Proper irrigation techniques**
- C. No property is adversely impacted by others**
- D. Annual flooding is controlled**

The No Adverse Impact approach is designed to ensure that no property is negatively affected by the actions of others. This means that the implementation of this approach aims to minimize or eliminate any potential negative impacts on surrounding properties, such as reduced property values, increased risk of hazardous conditions, and nuisance issues. This approach is important in promoting fair and equitable development and usage of properties within a community. Options A, B, and D are incorrect because they do not accurately reflect the purpose of the No Adverse Impact approach. Property taxes, irrigation techniques, and annual flooding control may have their own respective objectives, but these are not related to the core principle of the No Adverse Impact approach.

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# Next Steps

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

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

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

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

**<https://cfmpractice.examzify.com>**

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

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