

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

## Study Guide



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

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# Introduction

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

This guide was designed to help you do exactly that.

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

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

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

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

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

Let's begin.

# How to Use This Guide

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

## 1. Start with a Diagnostic Review

**Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.**

## 2. Study in Short, Focused Sessions

**Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations.**

## 3. Learn from the Explanations

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

## 4. Track Your Progress

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

## 5. Simulate the Real Exam

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

## 6. Repeat and Review

**Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.**

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

## **Questions**

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- 1. What does WYO mean in the context of flood management?**
  - A. Write Your Opinion**
  - B. Write Your Own**
  - C. We Yield Onwards**
  - D. Water Yearly Overview**
  
- 2. What does ICC stand for in the context of the 1994 National Flood Insurance Reform Act?**
  - A. International Compliance Code**
  - B. Integrated Community Certificate**
  - C. Increased Cost of Compliance**
  - D. International Climate Coalition**
  
- 3. What is the maximum Building Property Coverage for commercial buildings?**
  - A. \$250,000**
  - B. \$500,000**
  - C. \$750,000**
  - D. \$1,000,000**
  
- 4. What must a permit for development in a floodplain contain?**
  - A. Elevation requirements and property owner signatures**
  - B. Only an application form**
  - C. Only supporting documents**
  - D. Only signatures**
  
- 5. What does hydrodynamic force refer to?**
  - A. The force of any liquid in motion**
  - B. The force of air moving around solid objects**
  - C. The force of moving water and its debris impact**
  - D. The gravitational pull on water downwards**

**6. What is the primary purpose of the Flood Hazard Boundary Map (FHBM)?**

- A. To designate flood insurance rates**
- B. To show evacuation routes during floods**
- C. To designate areas with special flood hazards**
- D. To detail floodproofing measures for homeowners**

**7. What did the 1973 Flood Disaster Protection Act institute?**

- A. The Voluntary Purchase Requirement**
- B. The Mandatory Evacuation Requirement**
- C. The Mandatory Purchase Requirement**
- D. The Optional Insurance Requirement**

**8. What is the primary goal of Map Modernization ('MapMod')?**

- A. To ensure all properties are insured**
- B. To modernize community infrastructures**
- C. To revise and update flood maps**
- D. To reassess all properties within the SFHA**

**9. Who must have an approved mitigation plan for participation in the Pre-Disaster Mitigation Program?**

- A. Individual homeowners**
- B. State and Community**
- C. Private corporations**
- D. Non-profit organizations**

**10. What are key elements of Mitigation Planning?**

- A. Public involvement, risk assessment, mitigation strategy.**
- B. Budget allocation, staff training, emergency response.**
- C. Legislation drafting, policy implementation, review and amendment.**
- D. Community outreach, environmental conservation, resource management.**

## **Answers**

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

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## **Explanations**

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## 1. What does WYO mean in the context of flood management?

- A. Write Your Opinion
- B. Write Your Own**
- C. We Yield Onwards
- D. Water Yearly Overview

WYO stands for Write Your Own in the context of flood management. The option A, Write Your Opinion, may seem plausible at first but it is not a commonly used acronym in flood management. Option C, We Yield Onwards, and option D, Water Yearly Overview, do not make sense in the context of flood management and are therefore incorrect. Option B, Write Your Own, refers to creating an individual flood management plan and is the best fit for the given question.

## 2. What does ICC stand for in the context of the 1994 National Flood Insurance Reform Act?

- A. International Compliance Code
- B. Integrated Community Certificate
- C. Increased Cost of Compliance**
- D. International Climate Coalition

In the context of the 1994 National Flood Insurance Reform Act, ICC stands for Increased Cost of Compliance. This refers to the additional costs that may be incurred by a community in order to bring a building or property into compliance with floodplain management regulations. Option A, International Compliance Code, is incorrect because it is not directly related to the flood insurance reform act. Option B, Integrated Community Certificate, is also incorrect as it does not pertain to the act. Option D, International Climate Coalition, is not relevant as it is not related to flood insurance.

## 3. What is the maximum Building Property Coverage for commercial buildings?

- A. \$250,000
- B. \$500,000**
- C. \$750,000
- D. \$1,000,000

Building Property Coverage refers to the amount of insurance coverage for the physical structure of a building. In commercial buildings, this coverage is typically higher than in residential buildings due to their larger size and higher property value. Option A, with a limit of \$250,000, may not be sufficient for most commercial buildings. Option C, with a limit of \$750,000, is also not the maximum coverage available. Option D, with a limit of \$1,000,000, may also not be the maximum coverage as some insurance companies may offer higher coverage for commercial buildings. Therefore, the most accurate and appropriate answer is B, with a limit of \$500,000.

#### 4. What must a permit for development in a floodplain contain?

- A. Elevation requirements and property owner signatures**
- B. Only an application form**
- C. Only supporting documents**
- D. Only signatures**

A permit for development in a floodplain must contain elevation requirements and property owner signatures. This is because building in a floodplain can pose significant risk to the surrounding area and its inhabitants, as well as the property itself. The elevation requirements ensure that the building is constructed at a safe and appropriate height above the flood level, and the property owner signatures indicate their approval and understanding of the potential hazards of building in a floodplain. Option B is incorrect because an application form alone is not sufficient for obtaining a permit. Option C is incorrect because supporting documents, while important, do not necessarily provide all the necessary information for a permit in a floodplain. Option D is incorrect because signatures alone without elevation requirements would not meet the safety and regulatory requirements for building in a floodplain.

#### 5. What does hydrodynamic force refer to?

- A. The force of any liquid in motion**
- B. The force of air moving around solid objects**
- C. The force of moving water and its debris impact**
- D. The gravitational pull on water downwards**

Hydrodynamic force refers to the force created by the movement of water and any solid objects or debris it carries. Option A is incorrect because hydrodynamic force specifically refers to the force of moving water, not all liquids. Option B is incorrect because it is about air, not water. Option D is incorrect because it refers to the force of gravity, which is a different force altogether.

#### 6. What is the primary purpose of the Flood Hazard Boundary Map (FHBM)?

- A. To designate flood insurance rates**
- B. To show evacuation routes during floods**
- C. To designate areas with special flood hazards**
- D. To detail floodproofing measures for homeowners**

The primary purpose of the Flood Hazard Boundary Map (FHBM) is to designate areas that have special flood hazards. This map is used for identifying and regulating floodplain areas, as well as determining flood insurance requirements. Option A is incorrect because designating flood insurance rates is not the main purpose of the FHBM. Option B is incorrect because while the map may show evacuation routes, it is not its primary purpose. Option D is incorrect because detailing floodproofing measures for homeowners is not the main purpose of the FHBM. Therefore, the correct answer is C as it accurately reflects the main purpose of the FHBM.

## 7. What did the 1973 Flood Disaster Protection Act institute?

- A. The Voluntary Purchase Requirement
- B. The Mandatory Evacuation Requirement
- C. The Mandatory Purchase Requirement**
- D. The Optional Insurance Requirement

The 1973 Flood Disaster Protection Act did not institute the Voluntary Purchase Requirement (A) because it made it mandatory for federally regulated lenders to require flood insurance on all properties located in high-risk flood areas. Additionally, it did not institute the Mandatory Evacuation Requirement (B) as that is a measure typically taken during a natural disaster and was not specifically outlined in the Act. Lastly, it did not institute the Optional Insurance Requirement (D) as flood insurance was made mandatory for high-risk areas in order to protect homeowners and communities from devastating financial losses due to flooding. Therefore, the correct answer is C, the Mandatory Purchase Requirement.

## 8. What is the primary goal of Map Modernization ('MapMod')?

- A. To ensure all properties are insured
- B. To modernize community infrastructures
- C. To revise and update flood maps**
- D. To reassess all properties within the SFHA

The primary goal of Map Modernization is to revise and update FEMA flood maps. This makes options A, B, and D incorrect because they are not related to the primary goal of MapMod. Option A, insuring all properties, is not a goal of MapMod but rather a result of its data and map revisions. Option B, modernizing community infrastructures, is not the primary goal as it instead focuses on updating outdated flood maps. Option D, reassessing properties within the Special Flood Hazard Area, is not the primary goal as it is only a part of the overall map revision process. Therefore, option C is the correct choice as it directly aligns with the primary goal of MapMod.

## 9. Who must have an approved mitigation plan for participation in the Pre-Disaster Mitigation Program?

- A. Individual homeowners
- B. State and Community**
- C. Private corporations
- D. Non-profit organizations

State and Community must have an approved mitigation plan for participation in the Pre-Disaster Mitigation Program. Individual homeowners, private corporations, and non-profit organizations are not required to have an approved mitigation plan for participation in the program. This is because state and community involvement is crucial in mitigating and preparing for disasters, as they have the authority and resources to implement effective mitigation plans on a large scale. Individual homeowners, private corporations, and non-profit organizations may also have their own mitigation plans, but they are not mandatory for participation in the program.

## 10. What are key elements of Mitigation Planning?

- A. Public involvement, risk assessment, mitigation strategy.**
- B. Budget allocation, staff training, emergency response.**
- C. Legislation drafting, policy implementation, review and amendment.**
- D. Community outreach, environmental conservation, resource management.**

Mitigation planning is an essential part of disaster management and focuses on reducing the impact of potential hazards. Option A correctly identifies the key elements of mitigation planning, which are public involvement, risk assessment, and mitigation strategy. These elements work together to develop a comprehensive plan that involves engaging with the public, assessing potential risks, and implementing strategies to reduce the impact of disasters. Option B is incorrect because budget allocation and staff training are not specific to mitigation planning. They may be important aspects of disaster management, but they do not directly relate to mitigation planning. Similarly, option C is incorrect because legislation drafting, policy implementation, and review and amendment are also not specific to mitigation planning. These elements may play a role in disaster management as a whole, but they do not specifically address mitigation planning. Option D is incorrect because community outreach, environmental conservation, and resource management are also not key elements of mitigation planning

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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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