

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 PRP stand for in insurance terms?
 - A. Premium Risk Provision
 - B. Preferred Risk Policy
 - C. Policy Renewal Procedure
 - D. Public Relations Program

2. What does the Special Flood Hazard Area (SFHA) include according to FEMA?
 - A. Only V zones
 - B. B and C zones
 - C. A and V zones
 - D. Only A zones

3. What is a Preferred Risk Policy intended for?
 - A. High-risk flood areas only
 - B. Properties with previous flood claims
 - C. Moderate-to-low risk areas
 - D. Commercial zones exclusively

4. What qualifies as a flood under the NFIP?
 - A. Continual heavy rainfall for more than 24 hours
 - B. Overflow of inland or tidal waters causing inundation
 - C. A significant rise in water levels in artificial water bodies
 - D. Localized pooling of water in urban areas

5. What benefits do rivers and their floodplains provide?
 - A. Economic benefits only
 - B. Social and environmental benefits only
 - C. Economic, social, and environmental benefits
 - D. No benefits

6. What is the purpose of classifying a development as 'Critical' in a community?
- A. To prioritize funding for infrastructure improvements
 - B. To restrict the location or enhance protection against flooding
 - C. To exclude it from NFIP requirements
 - D. To increase the insurance premiums for such buildings
7. What is the C Zone known for?
- A. Minimal flood hazard
 - B. Maximum flood hazard
 - C. No flood hazard at all
 - D. Underground water sources
8. What is an unfunded mandate?
- A. A volunteer program for disaster readiness
 - B. A funded federal flood mitigation program
 - C. A requirement to fulfill without provided funding
 - D. A government grant for community projects
9. What does LOMC stand for?
- A. Letter Of Map Change
 - B. Land Occupancy Management Certificate
 - C. Legal Operations Management Council
 - D. Logistics Operations and Maintenance Committee
10. Hydrostatic force is the result of?
- A. Moving water
 - B. Standing water on a solid object
 - C. Evaporation of water
 - D. Water in the form of ice

Answers

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

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Explanations

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1. What does PRP stand for in insurance terms?

- A. Premium Risk Provision
- B. Preferred Risk Policy
- C. Policy Renewal Procedure
- D. Public Relations Program

PRP stands for Preferred Risk Policy in insurance terms. This is a type of insurance policy that offers coverage to individuals who are considered less likely to make a claim or have a lower risk profile. This means that their premiums may be lower compared to individuals with higher risks. The other options are incorrect because - A: Premium Risk Provision is not a commonly used term in insurance and does not relate to the acronym PRP. - C: Policy Renewal Procedure is a general term used to describe the process of renewing an insurance policy, but it does not specifically relate to the acronym PRP. - D: Public Relations Program has no relation to insurance terms and is a term used in marketing and communications.

2. What does the Special Flood Hazard Area (SFHA) include according to FEMA?

- A. Only V zones
- B. B and C zones
- C. A and V zones
- D. Only A zones

The Special Flood Hazard Area (SFHA) is the term used by FEMA to describe an area with a high risk of flooding. This area includes both A and V zones, not just one or the other. Option A and D are incorrect because they only include one type of flood zone, while option B is incorrect because it includes the wrong types of flood zones. Only option C correctly states that the SFHA includes both A and V zones.

3. What is a Preferred Risk Policy intended for?

- A. High-risk flood areas only
- B. Properties with previous flood claims
- C. Moderate-to-low risk areas
- D. Commercial zones exclusively

A Preferred Risk Policy (PRP) is designed to provide an affordable insurance option for properties located in moderate-to-low risk areas. This is unlike option A, which specifies high-risk flood areas only, or option B which is for properties with previous flood claims. Additionally, option D is incorrect because PRP is not limited to commercial zones. It is important to note that PRP does not cover damages caused by severe or repeated flooding, and homeowners in these areas may still be required to obtain additional flood insurance.

4. What qualifies as a flood under the NFIP?

- A. Continual heavy rainfall for more than 24 hours
- B. Overflow of inland or tidal waters causing inundation
- C. A significant rise in water levels in artificial water bodies
- D. Localized pooling of water in urban areas

The National Flood Insurance Program (NFIP) defines a flood specifically as the overflow of inland or tidal waters that causes inundation of normally dry land areas. This definition encompasses a wide range of situations where water exceeds its normal confines, which can include rivers, lakes, and coastal areas. The emphasis on inundation is crucial, as it indicates not just an increase in water levels but actual flooding that allows water to cover land that is typically above water. This definition aligns with the NFIP's focus on insuring properties that are at risk of such overflow scenarios, ensuring that homeowners and communities can recover from significant flooding events. In contrast, the other options do not fully represent the NFIP's definition of a flood. While continual heavy rainfall may lead to flooding, it is not the sole qualifier; it's the resultant overflow from water bodies that is the primary concern. A rise in water levels in artificial water bodies does not necessarily imply a flood under the NFIP if it doesn't lead to inundation of surrounding lands. Lastly, localized pooling of water may occur due to heavy rainfall but does not qualify as flooding under NFIP standards unless it is a direct overflow from a designated flood source. Understanding this definition is essential for effectively managing flood risks and obtaining

5. What benefits do rivers and their floodplains provide?

- A. Economic benefits only
- B. Social and environmental benefits only
- C. Economic, social, and environmental benefits
- D. No benefits

Rivers and their floodplains offer a range of benefits to both human societies and the environment. Economic benefits include water supply for irrigation and industrial use, as well as navigation and transportation. Social benefits include recreational activities and cultural significance, such as fishing and boating, as well as spiritual and aesthetic value. From an environmental perspective, rivers and floodplains provide crucial habitat for a variety of plant and animal species, regulate water flow and nutrient cycles, and support the overall health of ecosystems. Therefore, option C is the most correct answer as it encompasses all of these benefits. Option A is incorrect because it ignores the social and environmental benefits. Option B is incorrect because it excludes economic benefits. Option D is incorrect because it completely disregards the numerous benefits provided by rivers and floodplains.

6. What is the purpose of classifying a development as 'Critical' in a community?

- A. To prioritize funding for infrastructure improvements
- B. To restrict the location or enhance protection against flooding
- C. To exclude it from NFIP requirements
- D. To increase the insurance premiums for such buildings

When classifying a development as 'Critical' in a community, the main purpose is to restrict the location of the development or enhance protection against flooding in that area. This is important because it helps prevent damage to property and infrastructure, as well as protect residents from potential hazards. Option A is incorrect because while it may lead to prioritizing funding for improvements, it is not the main purpose of this classification. Option C is incorrect because it does not exclude the development from NFIP requirements, but rather it may trigger additional requirements to mitigate flood risks. Option D is incorrect because the purpose is not to increase insurance premiums, but rather to ensure proper precautions are taken to protect against potential flood damage.

7. What is the C Zone known for?

- A. Minimal flood hazard
- B. Maximum flood hazard
- C. No flood hazard at all
- D. Underground water sources

The C Zone is known for having a minimal flood hazard. This means that the area is less likely to experience flooding compared to other zones. Options B and C are incorrect as they state the opposite of what the C Zone is known for. Option D is also incorrect as it refers to underground water sources, which is unrelated to the flood hazard of the C Zone. Additionally, the C Zone does not have a zero flood hazard, so option C is also incorrect. Therefore, option A is the best answer as it accurately describes the flood hazard of the C Zone.

8. What is an unfunded mandate?

- A. A volunteer program for disaster readiness
- B. A funded federal flood mitigation program
- C. A requirement to fulfill without provided funding
- D. A government grant for community projects

An unfunded mandate refers to a government requirement or regulation that must be fulfilled without any accompanying funding or financial support. This means that individuals or organizations are responsible for meeting the demands of the mandate without any financial assistance from the government. Option A, a volunteer program for disaster readiness, is incorrect because it implies that individuals are not required to participate or fulfill any specific tasks, whereas an unfunded mandate is a requirement that must be fulfilled. Option B, a funded federal flood mitigation program, is incorrect because it implies that the government is providing financial assistance, which goes against the definition of an unfunded mandate. Option D, a government grant for community projects, is incorrect because it implies that the government is providing funding for a specific project, whereas an unfunded mandate does not provide any financial support.

9. What does LOMC stand for?

- A. Letter Of Map Change
- B. Land Occupancy Management Certificate
- C. Legal Operations Management Council
- D. Logistics Operations and Maintenance Committee

LOMC stands for Letter Of Map Change. The other options are incorrect because B refers to a false agency, C is incorrect because there is no such council, and D is also incorrect because it refers to a committee that does not relate to mapping. A Letter of Map Change is a document issued by the Federal Emergency Management Agency (FEMA) that modifies the flood hazard information shown on a Flood Insurance Rate Map (FIRM) or a Flood Boundary and Floodway Map (FBFM). These changes may include the addition or modification of Special Flood Hazard Areas (SFHAs) and Base Flood Elevations (BFEs). It is an important document for property owners and insurance purposes, as it affects the rates and requirements for flood insurance.

10. Hydrostatic force is the result of?

- A. Moving water
- B. Standing water on a solid object
- C. Evaporation of water
- D. Water in the form of ice

Hydrostatic force is the force that is exerted on a solid object by a body of liquid in static equilibrium. This force is a result of the weight of the liquid pressing down on the object. Option A, Moving water, does not accurately describe hydrostatic force as it is applicable to standing water. Option C, Evaporation of water, does not explain hydrostatic force as it is not related to the pressure exerted by a body of liquid on an object. Option D, Water in the form of ice, is incorrect because hydrostatic force only applies to liquid, not solid, forms of water. Therefore, the correct answer is B, standing water on a solid object.

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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.

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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