

CERTIFIED FLOODPLAIN MANAGER (CFM) PRACTICE EXAM (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE**

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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 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
- 2. What does Base Flood Elevation (BFE) represent?**
 - A. The highest possible flood elevation
 - B. The lowest possible water elevation during a flood
 - C. Water surface elevation from a 1% Chance Flood
 - D. Average flood depths across a plain
- 3. What is the purpose of Detailed Studies according to FEMA 480?**
 - A. To provide base flood elevations and floodways
 - B. To regulate the construction of buildings in floodplains
 - C. To set insurance premium rates
 - D. To survey water quality in floodplains
- 4. What is FEMA's full form?**
 - A. Federal Emergency Management Agency
 - B. Federal Environmental Monitoring Association
 - C. Fiscal and Economic Management Authority
 - D. Federated Entities of Municipal Administrators
- 5. What is the purpose of the Standard Flood Hazard Determination Form (FEMA Form 81-93)?**
 - A. To document flood zones for urban planning
 - B. To certify levee status
 - C. To document a building's flood risk
 - D. To identify safe building practices
- 6. What does Discharge measure according to FEMA 480?**
 - A. Soil erosion levels
 - B. Building elevation levels
 - C. The volume of water passing a point over time
 - D. The legal acquisition of property for public use

- 7. How can one create a FIRMette?**
- A. By visiting the MSC website
 - B. Through a FEMA mobile application
 - C. By requesting through mail
 - D. Using Google Earth
- 8. 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
- 9. What is the survey system found mostly west of the Mississippi River called?**
- A. Section / Township / Range (STR)
 - B. Benchmarking System
 - C. Geographic Coordinate System
 - D. Public Land Survey System
- 10. What zones are eligible for buildings under the Preferred Risk Policy?**
- A. A, AE, and AH Zones
 - B. V and VE Zones
 - C. B, C, and X Zones
 - D. D Zone only

Answers

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

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Explanations

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1. 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.

2. What does Base Flood Elevation (BFE) represent?

- A. The highest possible flood elevation
- B. The lowest possible water elevation during a flood
- C. Water surface elevation from a 1% Chance Flood**
- D. Average flood depths across a plain

Base Flood Elevation (BFE) represents the water surface elevation that will result from a 1% chance flood, also known as the 100-year flood. This means that there is a 1% chance of this flood occurring in any given year. Option A is incorrect because while it may be the highest possible flood elevation, it does not have a specific probability attached to it. Option B is incorrect because it refers to the lowest possible water elevation, which is not necessarily equivalent to BFE. Option D is also incorrect because BFE does not represent average flood depths, but rather a specific water surface elevation from a 1% chance flood.

3. What is the purpose of Detailed Studies according to FEMA 480?

- A. To provide base flood elevations and floodways**
- B. To regulate the construction of buildings in floodplains
- C. To set insurance premium rates
- D. To survey water quality in floodplains

Detailed Studies, according to FEMA 480, have the specific purpose of providing base flood elevations and floodways. This is important information for planning and regulating development in floodplains and for determining flood insurance rates. Option B is incorrect because regulating construction is not the primary purpose of Detailed Studies, although it is a potential outcome. Option C is incorrect because Detailed Studies do not directly set insurance premium rates, although the data gathered from these studies may be used in determining rates. Option D is incorrect because Detailed Studies focus on flood hazards and do not specifically address water quality.

4. What is FEMA's full form?

- A. Federal Emergency Management Agency
- B. Federal Environmental Monitoring Association
- C. Fiscal and Economic Management Authority
- D. Federated Entities of Municipal Administrators

FEMA stands for the Federal Emergency Management Agency. This is the agency within the United States Department of Homeland Security that is responsible for coordinating the federal government's response to natural disasters, including floods, hurricanes, earthquakes, and other emergencies. Its mission is to help people before, during, and after disasters through preparedness programs, coordination of response efforts, and recovery support. This includes providing resources for floodplain management, which is a critical aspect of disaster preparedness and response. The other options do not accurately represent the focus and responsibilities of FEMA, which specifically deals with emergency management rather than environmental monitoring, fiscal management, or municipal administration.

5. What is the purpose of the Standard Flood Hazard Determination Form (FEMA Form 81-93)?

- A. To document flood zones for urban planning
- B. To certify levee status
- C. To document a building's flood risk
- D. To identify safe building practices

This form is used to document a building's flood risk, providing information on the likelihood of being affected by flooding. Option A, to document flood zones for urban planning, is not the primary purpose of this form, although it may assist with that process. Option B, to certify levee status, is not the purpose of this form. Option D, to identify safe building practices, is not the main focus of this form, although it may provide useful information for this purpose.

6. What does Discharge measure according to FEMA 480?

- A. Soil erosion levels
- B. Building elevation levels
- C. The volume of water passing a point over time
- D. The legal acquisition of property for public use

According to FEMA 480, discharge measures the volume of water passing a point over time. This is incorrect because discharge actually measures the volume of water passing a point over time, not soil erosion levels, building elevation levels, or the legal acquisition of property for public use. Soil erosion levels refer to the amount of soil particles being removed by wind, water, or other natural forces. Building elevation levels are the height or altitude of a building above a reference point, and the legal acquisition of property for public use involves the government obtaining land from private owners for public purposes.

7. How can one create a FIRMette?

- A. By visiting the MSC website
- B. Through a FEMA mobile application
- C. By requesting through mail
- D. Using Google Earth

A FIRMette can be created by visiting the MSC (Map Service Center) website. This option is better compared to the other choices because it allows you to instantly access and download the map of your desired area, as opposed to waiting for a response through mail or using another program like Google Earth. The FEMA mobile application also does not provide this feature. Furthermore, the MSC website provides a wide range of mapping services and features, making it the most efficient and convenient way to create a FIRMette.

8. 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.

9. What is the survey system found mostly west of the Mississippi River called?

- A. Section / Township / Range (STR)
- B. Benchmarking System
- C. Geographic Coordinate System
- D. Public Land Survey System

The survey system predominantly used west of the Mississippi River is known as the Public Land Survey System (PLSS). This system was established in the late 18th century to facilitate the efficient mapping and distribution of land in the newly acquired western territories of the United States. The PLSS divides land into a grid of townships and ranges, providing a standardized method for delineating property boundaries and managing land ownership. Each township is typically six miles square and further divided into sections, which are usually one mile square. This systematic approach allows for clearer land descriptions and promotes the orderly settlement of land. Understanding this system is crucial for floodplain management, as it helps in accurately identifying properties and their locations in relation to flood zones, as defined by Federal Emergency Management Agency (FEMA) flood maps and other regulatory frameworks. While the other options contribute to various aspects of surveying and mapping, they do not specifically refer to the comprehensive land survey system applied in the context described. The Section/Township/Range is a component of the PLSS rather than a separate survey system, and the other systems mentioned—such as benchmarking and the Geographic Coordinate System—serve different purposes related to measurement and navigation rather than land division.

10. What zones are eligible for buildings under the Preferred Risk Policy?

- A. A, AE, and AH Zones
- B. V and VE Zones
- C. B, C, and X Zones
- D. D Zone only

The Preferred Risk Policy is a risk management plan offered to homeowners or business owners living in low-risk areas that may not require flood insurance. The eligible zones for this policy would include B, C, and X Zones as these areas are considered to have low flood risk. A, AE, AH, V, VE, and D Zones are all categorized as high-risk areas and therefore, not eligible for the Preferred Risk Policy.

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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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