CERTIFIED FLOODPLAIN MANAGER (CFM) PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED 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.

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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!

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Questions

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1. What did the National Flood Insurance Act of 1968 authorize?

A. The construction of flood defenses across the USA.

B. A national program providing flood insurance through Federal and private collaboration.

C. Mandatory flood insurance for all coastal properties.

D. The establishment of FEMA.

2. What is a Datum in relation to FEMA 480?

A. A detailed flood hazard map

B. A common vertical reference point

C. The rate of water discharge

D. A type of flood-resistant material

3. What are considered retrofitting techniques?

A. Levitation, Floodproofing, Elevation

B. Only Elevation

C. Floodproofing, Elevation, Construction of small levees

D. Construction of large levees only

4. What is the purpose of the Limited Map Maintenance Project (LMMP)?

A. To revise and update flood maps

B. A small-scale restudy limited in size and cost

C. To enforce the Mandatory Purchase Requirement

D. Map assessment after natural disasters

5. What triggers a property to require flood insurance under the NFIP?

A. Being located near a body of water

B. Having a federally backed mortgage loan and being in a SFHA

C. A history of flooding

D. The homeowner's personal choice

6. Which category benefits plants and animals?

A. Social Resources

B. Living Resources

C. Water Resources

D. Ordinance

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7. What defines an 'Insurable' Building?

A. A building with at least 51% of its actual cash value above ground
B. A building entirely underground
C. A building without rigid walls and roof
D. A structure located primarily in water

8. What is the purpose of Executive Order 11988 (EO 11988)?

A. To regulate land development in floodplains
B. To provide guidelines for federal agencies before acting in floodplains
C. To set construction standards in floodways
D. To document floodplain elevation

9. What is the purpose of a LMMP?

A. Limited Map Maintenance Project
B. Large Market Management Plan
C. Logistics and Materials Management Program
D. Local Municipal Monitoring Plan

10. What type of buildings does Pre-FIRM refer to?

A. Built before the property was identified in a SFHA
B. Constructed with modern flood-resistant materials
C. Developed with federal funding
D. All buildings after 1975

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Answers

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

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Explanations

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1. What did the National Flood Insurance Act of 1968 authorize?

A. The construction of flood defenses across the USA.

B. A national program providing flood insurance through Federal and private collaboration.

C. Mandatory flood insurance for all coastal properties.

D. The establishment of FEMA.

The National Flood Insurance Act of 1968 was significant in establishing a national program that provided flood insurance to property owners, renters, and businesses. This program was developed to address the challenges posed by flooding, particularly since many individuals and businesses were unable to secure insurance coverage for flood losses through conventional insurance means. The Act facilitated collaboration between the federal government and private insurers, allowing for the creation of a more accessible and standardized flood insurance offering. This program was pivotal in increasing public awareness of flood risks and encouraging community-level floodplain management initiatives. It also laid the groundwork for subsequent initiatives, including the National Flood Insurance Program (NFIP), which provided financial assistance and a framework for floodplain management to reduce the impact of future flood events. Other options relate to important aspects of flood management and disaster response but do not accurately capture the authorization provided by the National Flood Insurance Act of 1968. The primary focus of that Act was to create the flood insurance program, making option B the correct choice.

2. What is a Datum in relation to FEMA 480?

A. A detailed flood hazard map

B. A common vertical reference point

C. The rate of water discharge

D. A type of flood-resistant material

A Datum in relation to FEMA 480 refers to a common vertical reference point that is used to measure flood levels. This is typically a benchmark or a fixed point on a structure that stays consistent even during a flood event. The other options, while they may relate to flood hazards, do not specifically pertain to a Datum as it is defined in relation to FEMA 480. A detailed flood hazard map may be used to identify potential flood-prone areas, but it is not a Datum. The rate of water discharge is a measurement of how much water is flowing at a certain point, but it is not necessarily a Datum. A type of flood-resistant material may be used to protect buildings from flood damage, but it is not a Datum. Therefore, B A common vertical reference point is the correct answer.

3. What are considered retrofitting techniques?

A. Levitation, Floodproofing, Elevation

B. Only Elevation

C. Floodproofing, Elevation, Construction of small levees

D. Construction of large levees only

The options A and D are incorrect because they only mention one technique. Retrofitting involves multiple techniques, not just one. Option B is also incorrect because floodproofing and construction of small levees are also considered retrofitting techniques. Therefore, the most complete option is C, which includes all three of the mentioned techniques.

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4. What is the purpose of the Limited Map Maintenance Project (LMMP)?

A. To revise and update flood maps

B. A small-scale restudy limited in size and cost

C. To enforce the Mandatory Purchase Requirement

D. Map assessment after natural disasters

The Limited Map Maintenance Project (LMMP) was created to address the limited restudy of flood maps, meaning that it focuses on those areas that have the greatest need for revision and updates without incurring a large amount of cost or scale. Option A is incorrect because the primary purpose of the LMMP is not to revise and update all flood maps, but rather to do so in a limited scope. Option C is incorrect because the LMMP is not responsible for enforcing the Mandatory Purchase Requirement, which is the mandatory flood insurance program for certain properties. Option D is incorrect because while the LMMP does address flood map updates after natural disasters, it is not the sole purpose of the project. It ultimately aims to proactively address flood risks in a timely and cost-effective manner, beyond just post-disaster map assessment.

5. What triggers a property to require flood insurance under the NFIP?

A. Being located near a body of water

B. Having a federally backed mortgage loan and being in a SFHA

C. A history of flooding

D. The homeowner's personal choice

Properties are required to obtain flood insurance under the National Flood Insurance Program (NFIP) primarily when they have a federally backed mortgage loan and are situated within a Special Flood Hazard Area (SFHA). This is based on the recognition that properties in SFHAs have a higher risk of flooding, and the federal government mandates that lenders secure adequate flood insurance to protect both the property and their financial investments. The SFHA designation means that there is a significant probability (of at least 1% annual chance) of flooding occurring in those areas, making flood insurance a critical component for federally backed mortgages. This requirement aligns with the goal of reducing the financial impact on homeowners and taxpayers when flood disasters occur. While location near a body of water may indicate a higher flood risk, it does not automatically necessitate flood insurance unless combined with a federal mortgage in a flood zone. Similarly, a history of flooding can indicate potential risk but does not dictate the insurance requirement unless linked to the mortgage guidelines in the NFIP framework. Lastly, a homeowner's personal choice, while it may lead to obtaining flood insurance for peace of mind, does not trigger a mandate under the NFIP regulations. Thus, the combination of having a federally backed mortgage and being in an SFHA is

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6. Which category benefits plants and animals?

A. Social Resources

B. Living Resources

C. Water Resources

D. Ordinance

The correct choice indicates that "Living Resources" are essential for the well-being of plants and animals. Living resources include the flora and fauna that constitute ecosystems, providing habitat, food, and ecological functions that support both plant and animal life. This category encompasses biodiversity, which is crucial for ecosystem stability and resilience. Plants rely on various living organisms, like pollinators and other plants, to thrive, while animals depend on plants not just for food but also for shelter and other ecosystem services. The interconnectedness of living resources illustrates how the health of ecosystems directly impacts the survival and development of numerous species. In contrast, social resources pertains to human-made systems and community interactions, and while they have their importance, they do not directly benefit plants and animals in an ecological sense. Water resources focus specifically on the availability and management of water, which is vital, but it is one aspect of the broader living resources that include the diverse biological entities in an ecosystem. An ordinance, on the other hand, constitutes laws or regulations, which govern human interactions with the environment but do not directly categorize biological resources. Overall, living resources form the foundation upon which healthy ecosystems thrive, benefiting both plant and animal life.

7. What defines an 'Insurable' Building?

A. A building with at least 51% of its actual cash value above ground

B. A building entirely underground

C. A building without rigid walls and roof

D. A structure located primarily in water

An 'Insurable' building refers to a building that can be insured against potential risks, such as damage caused by natural disasters or accidents. Option B, a building entirely underground, is not a viable option for insurance due to the difficulty in assessing the risk and potential damage. Option C, a building without rigid walls and roof, would not qualify as an insurable building as it lacks the necessary structure to protect against potential damages. Option D, a structure located primarily in water, would also not be considered an insurable building as it is vulnerable to water damage which is excluded from most insurance coverage. Therefore, option A, a building with at least 51% of its actual cash value above ground, is the correct answer as it meets the criteria for being insurable.

8. What is the purpose of Executive Order 11988 (EO 11988)?

A. To regulate land development in floodplains

B. To provide guidelines for federal agencies before acting in floodplains

C. To set construction standards in floodways

D. To document floodplain elevation

Executive Order 11988 (EO 11988) was created in 1977 by President Jimmy Carter to establish national policies for federal floodplains and their management. Its purpose is to provide federal agencies with a set of guidelines to follow before taking action in floodplains. This includes considering the potential adverse impacts on natural and beneficial floodplain values, as well as other societal goals such as public health and safety. Option A is incorrect because the purpose of EO 11988 is not to regulate land development in floodplains, but rather to provide guidelines for federal agencies. Option C is incorrect because EO 11988 does not set construction standards in floodways, but rather sets guidelines for federal agencies before taking any action in floodplains. Option D is incorrect because one of the main purposes of EO 11988 is to avoid or reduce adverse impacts on natural and beneficial

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9. What is the purpose of a LMMP?

A. Limited Map Maintenance Project

B. Large Market Management Plan

C. Logistics and Materials Management Program

D. Local Municipal Monitoring Plan

LMMP stands for Limited Map Maintenance Project. The purpose of this project is to determine which areas of a map require regular updates or maintenance, compared to areas that do not need frequent updates. This helps to ensure that resources are not wasted on unnecessary updates and that accurate information is provided in a timely manner. The other options, while they may share some similar words, do not accurately describe the purpose of a LMMP. B Large Market Management Plan refers to a business strategy, while C: Logistics and Materials Management Program refers to supply chain management and D: Local Municipal Monitoring Plan refers to community oversight. These are not relevant to a LMMP.

10. What type of buildings does Pre-FIRM refer to?

A. Built before the property was identified in a SFHA

B. Constructed with modern flood-resistant materials

C. Developed with federal funding

D. All buildings after 1975

Pre-FIRM refers to buildings that were constructed before the property was identified in a SFHA, which stands for Special Flood Hazard Area. This means that the buildings were built before the property was recognized as being at risk for flooding. Option B, constructed with modern flood-resistant materials, is incorrect because even if a building is made with flood-resistant materials, it can still be considered Pre-FIRM if it was built before the property was identified in a SFHA. Option C, developed with federal funding, is also incorrect because federal funding does not determine whether a building is Pre-FIRM or not. Option D, all buildings after 1975, is incorrect because the year 1975 does not have any significance in determining whether a building is considered Pre-FIRM or not. It is based on when the property was identified in a SFHA, not on the year the building was constructed

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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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