

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



Prepare with structure. Pass with confidence



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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 are structural flood control measures designed to do?

- A. Forecast floods
- B. Control floodwaters
- C. Study flood patterns
- D. Restore natural floodplains

2. What is the significance of CAV?

- A. Community Allocation Value
- B. Community Assistance Visit
- C. Corrective Action Verification
- D. Comprehensive Annual Visit

3. What is the full form of NBF?

- A. National Banking Federation
- B. Natural and Beneficial Functions
- C. New Business Framework
- D. Network Buffering Facility

4. What are A Zones characterized by?

- A. Except coastal V zones, The Special Flood Hazard Area shown on a community's Flood Insurance Rate Map
- B. SFHA where no base flood elevation is provided
- C. Numbered A Zones showing base flood elevation in relation to NGVD
- D. SFHA where base flood elevations are provided

5. What does BFE represent?

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

6. What is the goal of the Repetitive Flood Claims Program (RFC)?

- A. To provide unlimited federal funding for flood damage
- B. To focus on non-insured properties
- C. To prioritize acquisitions that offer the most savings for the NFIP
- D. To retrofit homes for flood resistance

7. Which category provides benefits to the hydrologic cycles?

- A. Social Resources
- B. Living Resources
- C. Water Resources
- D. No Adverse Impact

8. What defines a Basement according to FEMA 480?

- A. Any below ground level area
- B. An area of the building below flood level
- C. Any area of the building having its floor sub-grade on all sides
- D. Part of a building used for storage only

9. 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

10. What leads to a community's suspension from the NFIP?

- A. Failing to pay annual fees
- B. Not participating in flood drills
- C. Not enforcing proper floodplain management regulations
- D. Overdevelopment of flood-prone areas

Answers

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

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Explanations

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1. What are structural flood control measures designed to do?

- A. Forecast floods
- B. Control floodwaters**
- C. Study flood patterns
- D. Restore natural floodplains

Structural flood control measures are specifically designed to control the flow of floodwaters. Option A, forecasting floods, involves predicting the occurrence and severity of floods, but does not involve direct control of floodwaters. Option C, studying flood patterns, may inform structural measures, but does not directly control the flow of floodwaters. Option D, restoring natural floodplains, is an environmental measure that does not necessarily involve controlling floodwaters.

2. What is the significance of CAV?

- A. Community Allocation Value
- B. Community Assistance Visit**
- C. Corrective Action Verification
- D. Comprehensive Annual Visit

The significance of a Community Assistance Visit (CAV) lies in its role in enhancing community understanding and compliance with floodplain management requirements under the National Flood Insurance Program (NFIP). CAVs are conducted by representatives from FEMA or state agencies to provide technical assistance, evaluate the community's floodplain management practices, and ensure adherence to NFIP standards. During these visits, officials from the community can receive guidance on how to improve their floodplain management programs, address issues that may jeopardize their eligibility for the NFIP, and ultimately protect their residents from flood hazards. The process helps to identify potential deficiencies and offers a proactive approach to floodplain management by fostering communication between federal and local entities. This proactive engagement is intended to prevent future issues that could lead to non-compliance and potential penalties, making the CAV an essential tool for communities striving to maintain effective floodplain management practices.

3. What is the full form of NBF?

- A. National Banking Federation
- B. Natural and Beneficial Functions**
- C. New Business Framework
- D. Network Buffering Facility

NBF does not stand for National Banking Federation as this would be NBFN. Likewise, NBF does not stand for New Business Framework or Network Buffering Facility as these do not correspond to the acronym. The correct expansion, Natural and Beneficial Functions, refers to the innate and advantageous purposes or roles of something. Natural and Beneficial Functions could be the full form for a variety of terms depending on the context, and would need more information to be fully understood.

4. What are A Zones characterized by?

- A. Except coastal V zones, The Special Flood Hazard Area shown on a community's Flood Insurance Rate Map
- B. SFHA where no base flood elevation is provided
- C. Numbered A Zones showing base flood elevation in relation to NGVD
- D. SFHA where base flood elevations are provided

A Zones are a designation on Flood Insurance Rate Maps (FIRMs) that indicate areas subject to flooding during the base flood, which is the flood having a one percent chance of being equaled or exceeded in any given year (commonly referred to as the 100-year flood). These zones are considered Special Flood Hazard Areas (SFHAs), meaning they are at higher risk of flooding and typically require flood insurance for property owners. The characterization that A Zones include all areas within the SFHA, with the exception of coastal V Zones, underscores the comprehensive nature of these flood risk areas. While some A Zones may indeed provide base flood elevations (BFEs), this characteristic is not exclusive to all A Zones, as certain areas might not have BFEs delineated. Thus, the identification of A Zones as SFHA areas on a FIRM provides essential context for understanding floodplain management and mitigation measures. This definition reflects the broader classification of flood hazard areas, linking it to community floodplain management practices and regulations that are essential for planning and development in flood-prone locales.

5. What does BFE represent?

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

Base Flood Elevation (BFE) is a critical term in floodplain management that represents the height, in relation to the North American Vertical Datum (NAVD), that floodwater is expected to reach during a base flood, which is the flood that has a 1% chance of occurring in any given year (commonly referred to as the 100-year flood). BFE is used as a standard to determine flood risk and to set requirements for construction and development in flood-prone areas. Understanding BFE is essential for determining proper flood insurance rates and compliance with various floodplain management regulations. This elevation helps guide local governments and planners in making informed decisions about land use, zoning, and infrastructure development in flood-prone areas, ensuring that new construction is adequately elevated to mitigate flood risk. The other options do not correlate with established terminology in floodplain management. Basic Flood Evacuation refers to emergency protocols rather than elevation measurements. Best Financial Estimate has no relevance to flood management, focusing instead on financial forecasting. Bureau of Financial Enforcement does not pertain to flood management practices or elevation data.

6. What is the goal of the Repetitive Flood Claims Program (RFC)?

- A. To provide unlimited federal funding for flood damage
- B. To focus on non-insured properties
- C. To prioritize acquisitions that offer the most savings for the NFIP
- D. To retrofit homes for flood resistance

The goal of the Repetitive Flood Claims Program (RFC) is to prioritize acquisitions that offer the most savings for the National Flood Insurance Program (NFIP). Option A is incorrect because the federal funding for flood damage is not unlimited and there are set monetary limits for claims. Option B is incorrect because the program does not focus solely on non-insured properties, but also uninsured and underinsured properties. Option D is incorrect because the RFC is primarily focused on acquiring and removing flood-prone structures rather than retrofitting existing homes.

7. Which category provides benefits to the hydrologic cycles?

- A. Social Resources
- B. Living Resources
- C. Water Resources**
- D. No Adverse Impact

The category that provides benefits to the hydrologic cycles is Water Resources. This category focuses on the management and protection of water systems, which are crucial for maintaining the natural processes of the hydrologic cycle, including precipitation, evaporation, and the movement of water through the environment. Effective management of water resources ensures that water is available for various uses while also preserving the ecosystems that depend on these water systems. The importance of Water Resources in relation to the hydrologic cycle is apparent in activities such as floodplain management, sustainable water practices, and the conservation of wetlands. These practices help to regulate the flow of water, reduce flooding risks, improve water quality, and maintain the ecological balance in watersheds. This systematic approach to managing water resources also enhances the resilience of communities to climate variability and extreme weather events, further supporting the hydrologic cycles essential to life. Other categories, such as Social Resources and Living Resources, do not directly address the specific mechanisms and management practices that enhance the hydrologic cycle. No Adverse Impact emphasizes strategies to prevent negative effects on the environment but may not explicitly focus on the benefits to the hydrologic cycle itself. Therefore, Water Resources stands out as the most aligned with enhancing and sustaining the fundamental processes of the

8. What defines a Basement according to FEMA 480?

- A. Any below ground level area
- B. An area of the building below flood level
- C. Any area of the building having its floor sub-grade on all sides**
- D. Part of a building used for storage only

The definition of a basement according to FEMA 480 is focused on the characteristic of being below ground as well as the relationship to the surrounding structure. The correct answer indicates that a basement is specifically an area of the building where the floor is situated below grade on all sides, which distinguishes it from other types of below-ground areas. This definition is important because it helps determine the building's risk profile in relation to flooding. By defining a basement strictly as an area where the floor is sub-grade on all sides, it aligns with regulations and floodplain management practices that assess buildings for their vulnerability to flood damage. This clarity is essential for planning, insurance, and compliance with floodplain management regulations. For example, while other options mention being below ground level or flood level, these could include crawl spaces or other sub-ground areas that do not fit the strict definition of a basement as provided by FEMA. The emphasis on being below grade on all sides ensures that the correct flood hazard assessments and building codes are applied appropriately.

9. 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.

10. What leads to a community's suspension from the NFIP?

- A. Failing to pay annual fees
- B. Not participating in flood drills
- C. Not enforcing proper floodplain management regulations**
- D. Overdevelopment of flood-prone areas

A community's suspension from the National Flood Insurance Program (NFIP) primarily occurs when it fails to enforce proper floodplain management regulations. The NFIP requires communities to implement and uphold regulations that meet or exceed federal standards regarding floodplain management. These regulations are essential for minimizing flood risks and ensuring that new development does not exacerbate flooding issues. If a community neglects to adopt these regulations, issues such as increased development in flood-prone areas can arise, leading to more significant flood risks and damages. Consequently, the NFIP could suspend the community, meaning they lose access to federal flood insurance and disaster assistance programs. This suspension serves to encourage communities to take their floodplain management responsibilities seriously and to comply with the standards set by the NFIP. The other options, while important in different contexts, do not directly trigger suspension from the NFIP. For instance, failing to pay annual fees or not participating in flood drills does not relate to the enforcement of floodplain management regulations, which are fundamental for community safety and compliance within the NFIP framework. Overdevelopment alone, while potentially problematic, is not an automatic cause for suspension unless it is accompanied by a lack of adherence to the necessary regulations that govern such development.

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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