

## FINAL EXAM

1. **The state NFIP coordinating agency**
  - a. **is designated by the governor of the State**
  - b. **is contained within an emergency management agency**
  - c. **can provide technical assistance to local government on floodplain management, the NFIP, and emergency management activities**
  - d. **all of the above**
  
2. **What did Section 16.3145 Texas Water Code require communities?**
  - a. **to change floodplain ordinances to recognize the name change from TNRCC to TCEQ**
  - b. **to provide Federal regulation for the insurance industry**
  - c. **to make state codes supercede federal codes**
  - d. **to require all cities and counties to be eligible to join NFIP by 01/01**
  
3. **According to the regulations of the NFIP, a community's floodplain management regulations must**
  - a. **take precedence over any less restrictive local laws, ordinances or codes**
  - b. **applied uniformly throughout the community within the flood-prone, mudslide, or erosion areas**
  - c. **legally enforceable**
  - d. **all of the above**
  
4. **Fill CAN be used for structural support within Zone V.**
  - a. **True**
  - b. **False**
  
5. **When reviewing plans for a proposed residential structure within Zone AE, the local Floodplain Administrator must ensure that:**
  - a. **the lowest floor is at or above BFE**
  - b. **the structure is elevated on pilings that are an adequate depth to prevent scouring**
  - c. **the area below the lowest floor is used for parking, access, or storage**
  - d. **all of the above**
  - e. **a and c**

6. **In VE Zones, structures must be constructed:**
  - a. **on piles or columns**
  - b. **with breakaway walls below BFE that will collapse from water loads less than that which would occur during the base flood**
  - c. **so that the sand dunes won't be disrupted**
  - d. **all of the above**
  
7. **In AE Zones, new residential structures with enclosed areas below BFE must have:**
  - a. **at least one opening on every wall**
  - b. **a minimum of two openings with no less than one square inch for every square foot of enclosed area**
  - c. **the bottoms of all openings no higher than one foot above grade**
  - d. **b and c**
  - e. **none of the above**
  
8. **When a community does not enforce flood hazard prevention ordinances and is suspended from the NFIP, the community is no longer eligible for:**
  - a. **flood insurance coverage under the NFIP**
  - b. **Federal loans or grants for the construction or purchase of any building located in a SFHA**
  - c. **Federal disaster assistance for losses in the SFHA**
  - d. **all of the above**
  
9. **If the BFE on the FIRM differs from the BFE on the Profile, the FIRM BFE holds precedence.**
  - a. **True**
  - b. **False**
  
10. **The limits of coverage for a residential condominium building association policy is \$500.00 times the number of units.**
  - a. **True**
  - b. **False**
  
11. **Which of these could be a Post-FIRM structure for insurance purposes:**
  - a. **any structure built on posts**
  - b. **any structure built on a property elevated on a natural knoll**
  - c. **any structure constructed after the adoption of the community's initial FIRM**
  - d. **any structure constructed after 12/31/74**
  - e. **c and d**

12. Which of these could be a Post-FIRM structure for building permit purposes:
- a. any structure built on posts
  - b. any structure built on a property elevated on a natural knoll
  - c. any structure constructed after the adoption of the community's initial FIRM
  - d. any structure constructed after 12/31/74
  - e. c and d
13. Flood Insurance on a Post-FIRM structure in an Unnumbered A Zone is significantly cheaper if an Elevation Certificate is available.
- a. True
  - b. False
14. A lender will not require a structure within SFHA Zone AE that is elevated on a high bluff to obtain flood insurance.
- a. True
  - b. False
15. Community Rating System communities with ratings of 9 or less:
- a. have more relaxed flood hazard prevention ordinances
  - b. receive more money from TCEQ to regulate floodplains
  - c. create savings onto their residents' flood insurance policies
  - d. do not have flood maps
16. Executive Order 11988
- a. applies to any Federal action in the floodplain including all Federally financed or assisted construction
  - b. directs Federal agencies to minimize and mitigate impacts when development in the floodplain cannot be avoided
  - c. prescribes a process for evaluating flood hazards based on the "100-year" standard of the NFIP
  - d. none of the above
  - e. all of the above
17. Which best describes a No Adverse Impact Communities
- a. are located on mountain tops and have no risk to flooding
  - b. are coastal communities that have a large storm surge
  - c. are communities that allow fill within the floodplain but not the floodway
  - d. are communities that do not allow fill within the floodplain unless it is properly mitigated
  - e. none of the above

18. The Base, or “100-year”, flood has what percent chance of being equaled or exceeded in any given year?
- a. one percent
  - b. ten percent
  - c. 100 percent
  - d. none of the above
19. Areas beyond the Limit of Detailed Study are:
- a. not mapped
  - b. mapped as Zone X Shaded
  - c. mapped as Zone X Unshaded
  - d. mapped as Zone A
  - e. all of the above
20. Letters of Map Change can be downloaded and viewed on FEMA’s website.
- a. True
  - b. False
21. An Elevation Certificate can be sealed by a surveyor, engineer, architect or certified floodplain manager.
- a. True
  - b. False
22. The highest elevation of machinery and/or equipment servicing the building is certified on the Elevation Certificate.
- a. True
  - b. False
23. Elevation Certificates do not have to be submitted for commercial structures.
- a. True
  - b. False
24. Elevation Certificates are not needed for structures in Zone X.
- a. True
  - b. False

**25. Venting is defined as:**

- a. any window below BFE**
- b. any door or garage door below BFE**
- c. permanent opening in a wall that allows the free passage of water automatically**
- d. none of the above**

**26. Community Assistance Visits:**

- a. are completed immediately following the completion of a community's Biennial Report to verify all answers**
- b. take the place of Community Assistance Contacts**
- c. allow the state NFIP coordinating agency to review community flood hazard prevention ordinances**
- d. result in the demolition of all Post-FIRM development with the SFHA**
- e. b and c**



**SELF EXAM SOLUTIONS**  
(solutions are underlined and italicized)

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