

Protecting your home and yourself from flooding

*Presented by Dr. Christopher Obropta
from Rutgers University*



Thursday, September 11, 2025

Rutgers Cooperative Extension

Rutgers Cooperative Extension (RCE) helps the diverse population of New Jersey adapt to a rapidly changing society and improves their lives through an educational process that uses science-based knowledge.





Water Resources Program



Our mission is to identify and address water resources issues by engaging and empowering communities to employ practical science-based solutions to help create a more equitable and sustainable New Jersey.

Community Rating System (CRS)

- The Community Rating System (CRS) is a national program developed by the Federal Emergency Management Agency (FEMA).
- The National Flood Insurance Program (NFIP) provides federally backed flood insurance within communities that enact and enforce floodplain regulations.
- Under the Community Rating System (CRS), communities can be rewarded for doing more than simply regulating construction of new buildings to the minimum national standards.

Community Rating System (CRS)

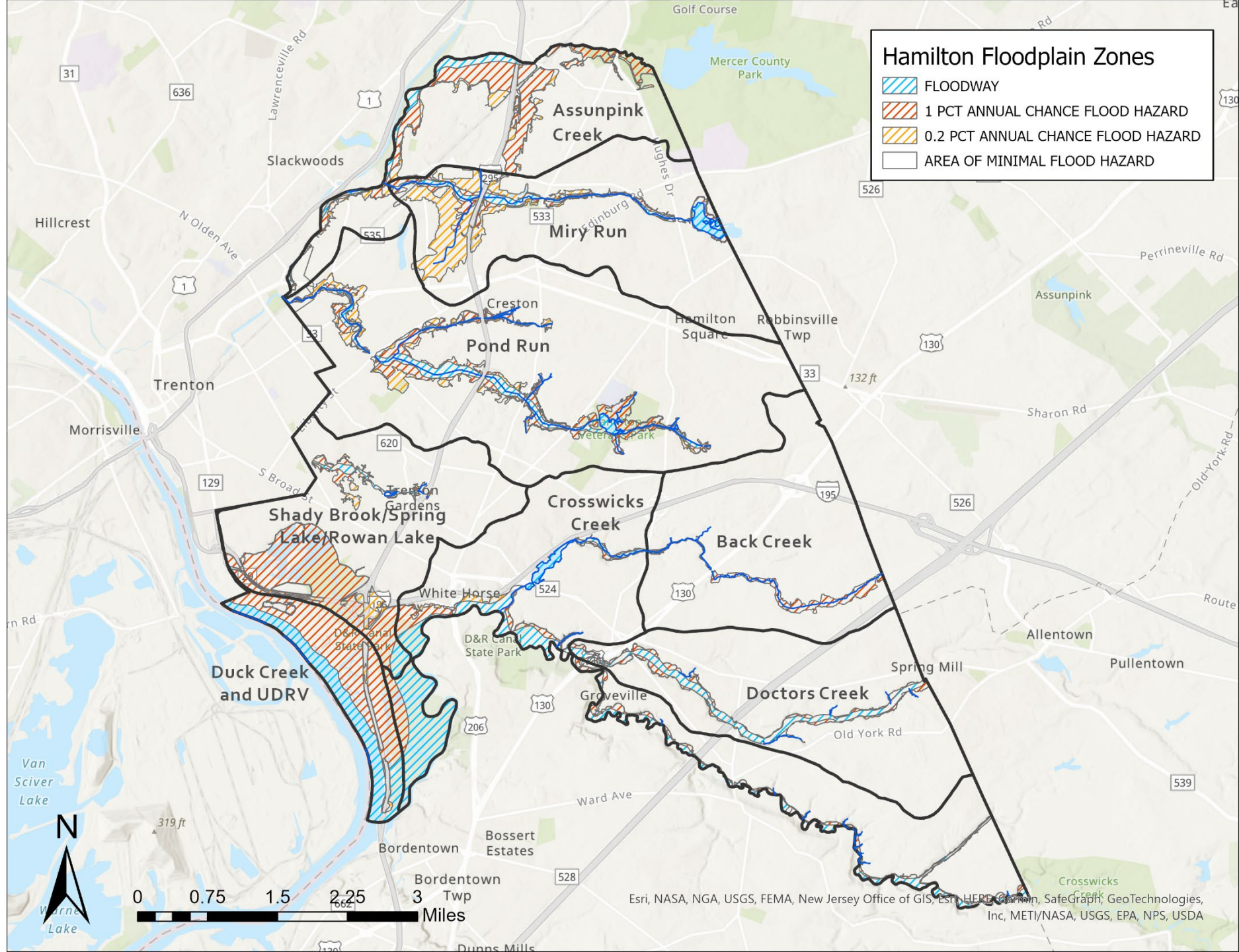
- Under the CRS, the flood insurance premiums of a community's residents and businesses are discounted to reflect that community's work to reduce flood damage to existing buildings, manage development in areas not mapped by the NFIP, protect new buildings beyond the minimum NFIP protection level, preserve and/or restore natural functions of floodplains, help insurance agents obtain flood data, and help people obtain flood insurance.
- The goals of the NFIP are to provide flood insurance to property owners, to encourage flood loss reduction activities by communities, and to save taxpayers' money. As a part of the NFIP, the CRS provides both incentives and tools to further these goals.



Sweet Briar Ave at Whitehead Road

04.16.2007





Hamilton Floodplain Zones

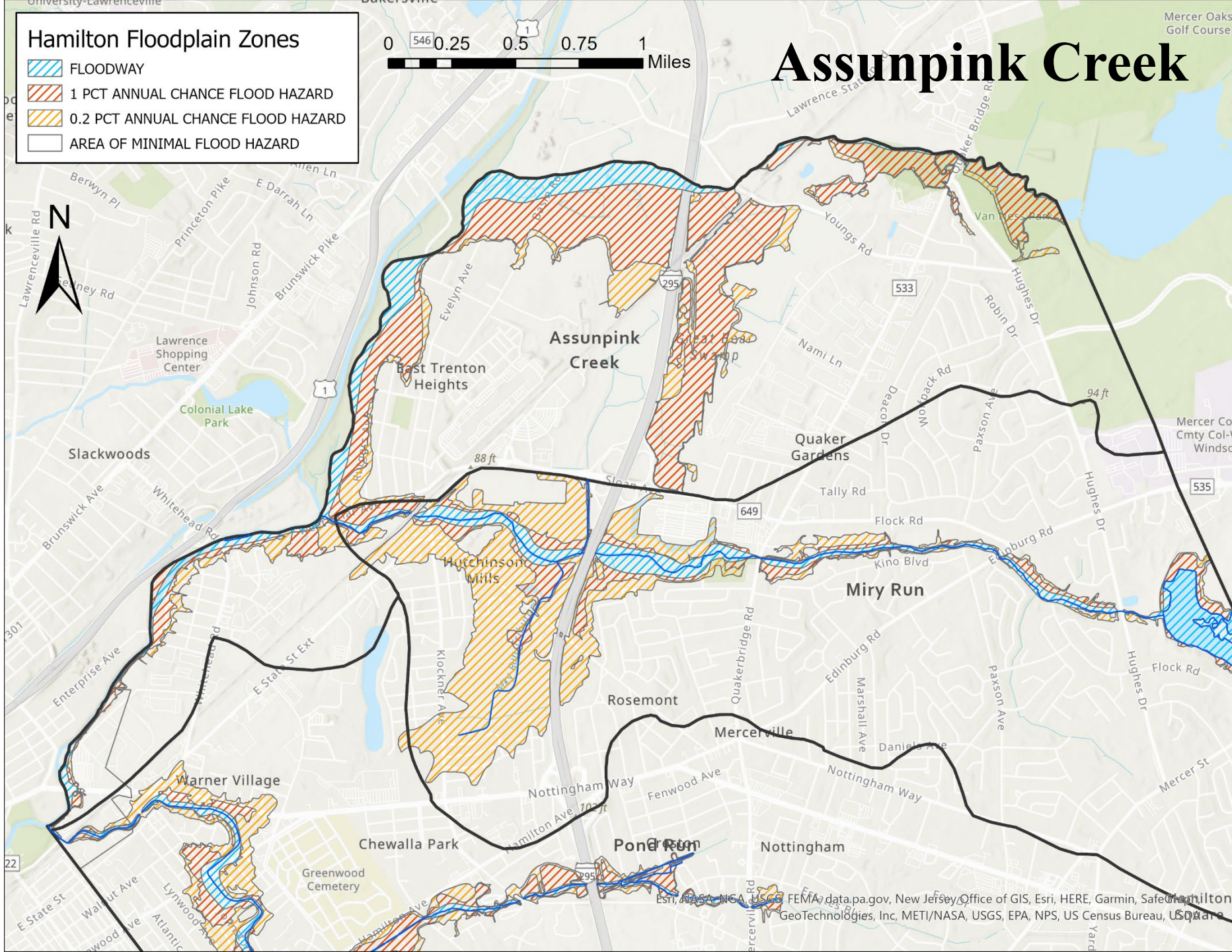
- FLOODWAY
- 1 PCT ANNUAL CHANCE FLOOD HAZARD
- 0.2 PCT ANNUAL CHANCE FLOOD HAZARD
- AREA OF MINIMAL FLOOD HAZARD

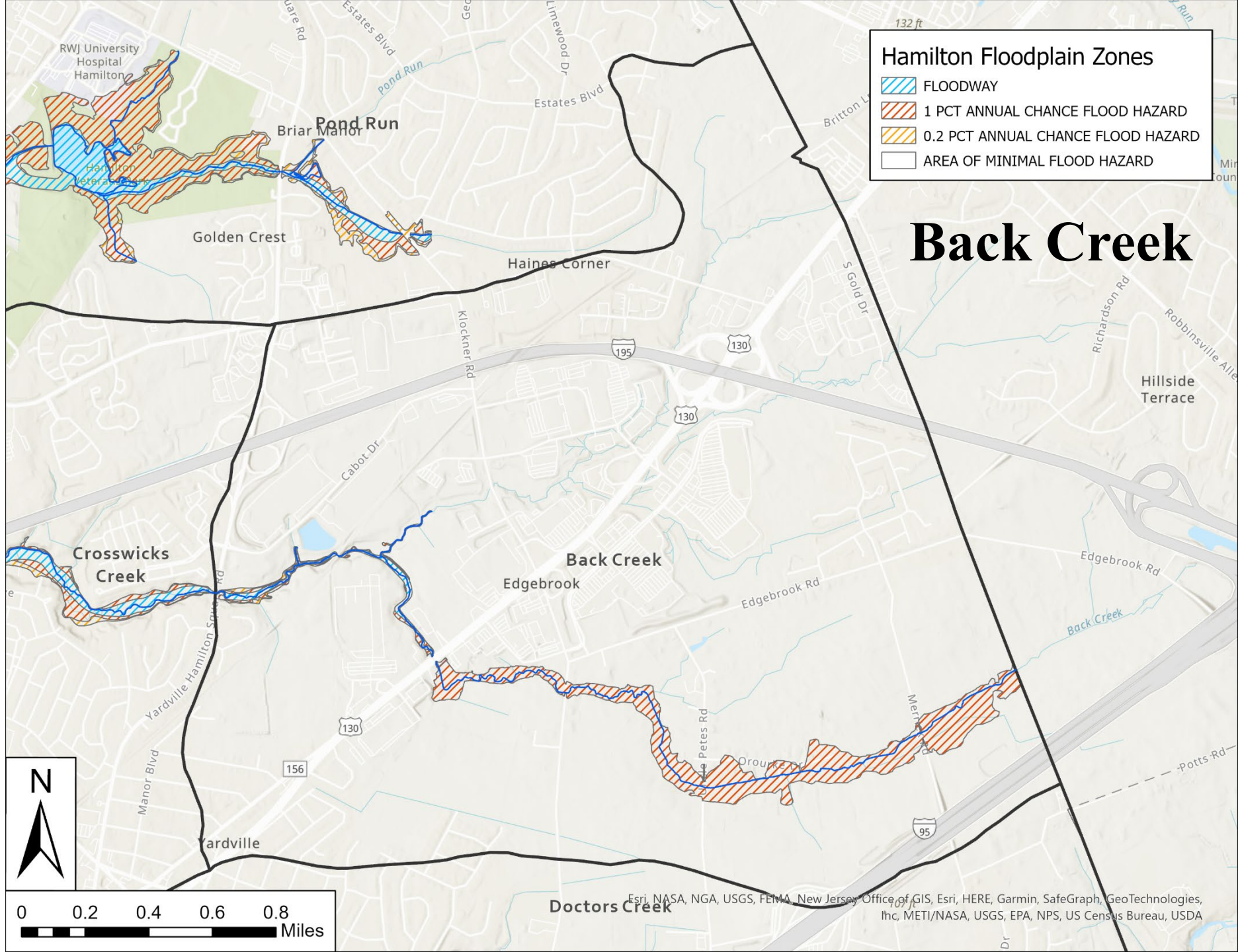
Hamilton Floodplain Zones

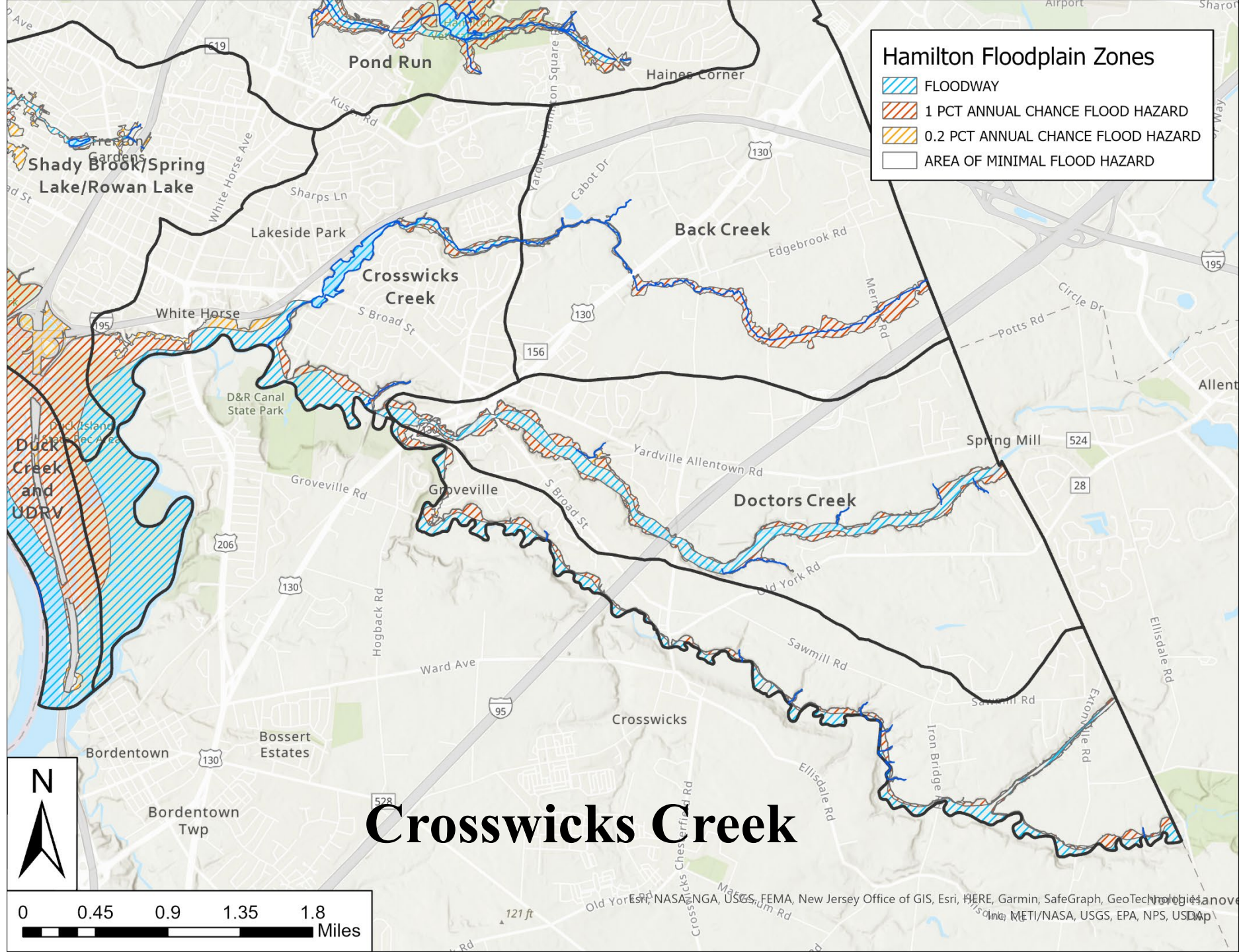
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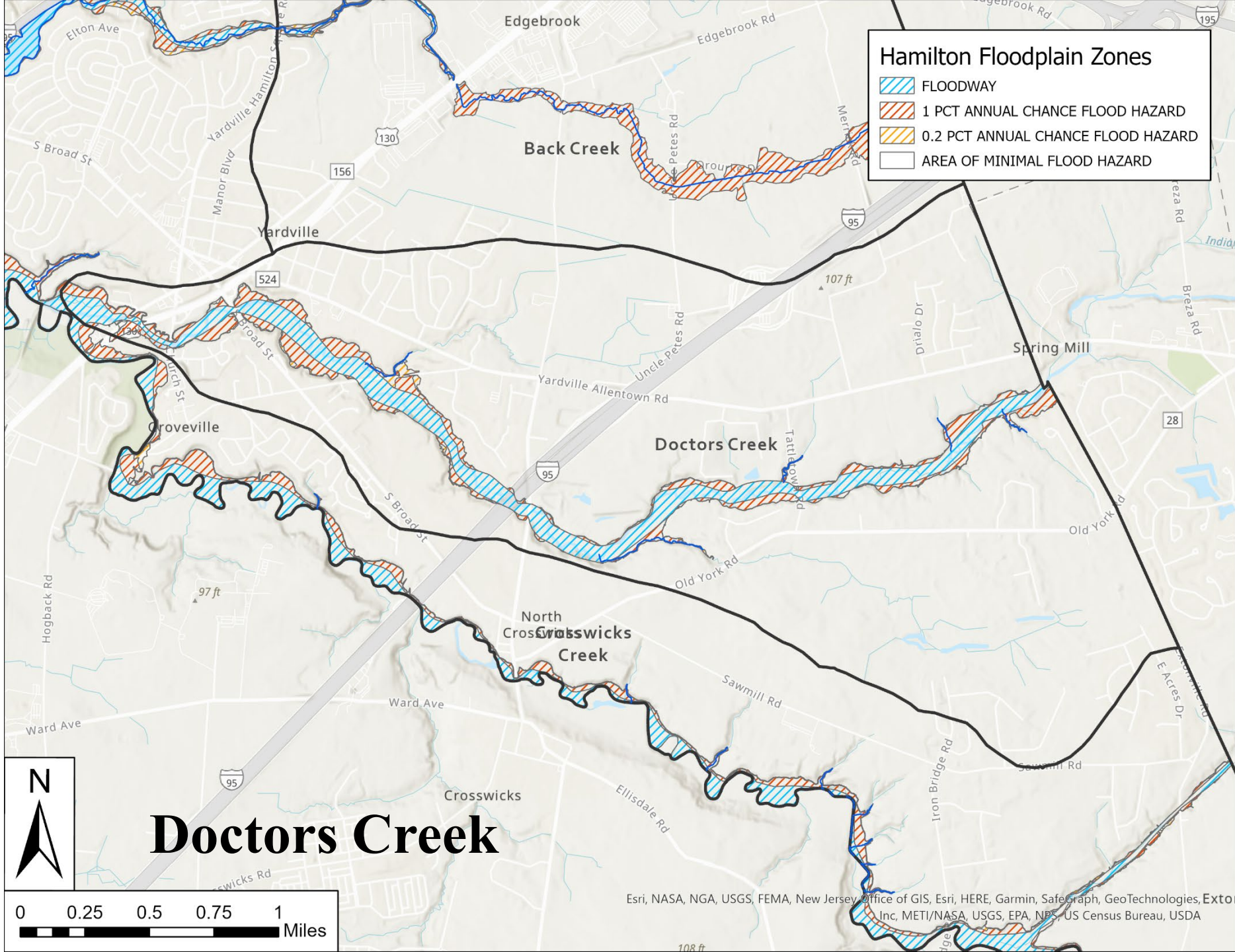
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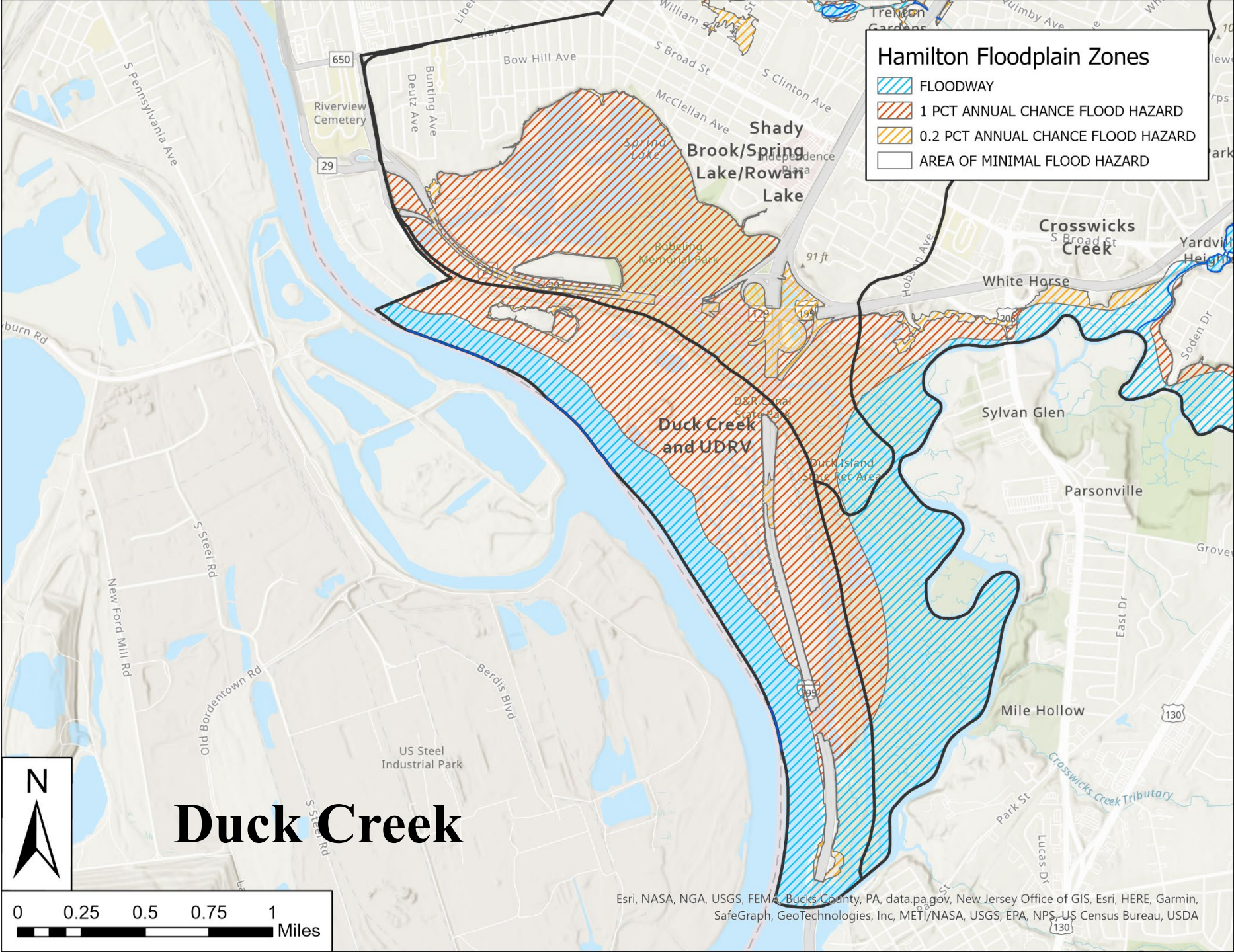
Assunpink Creek





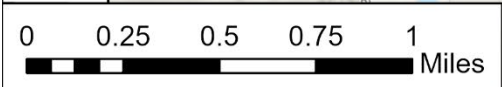






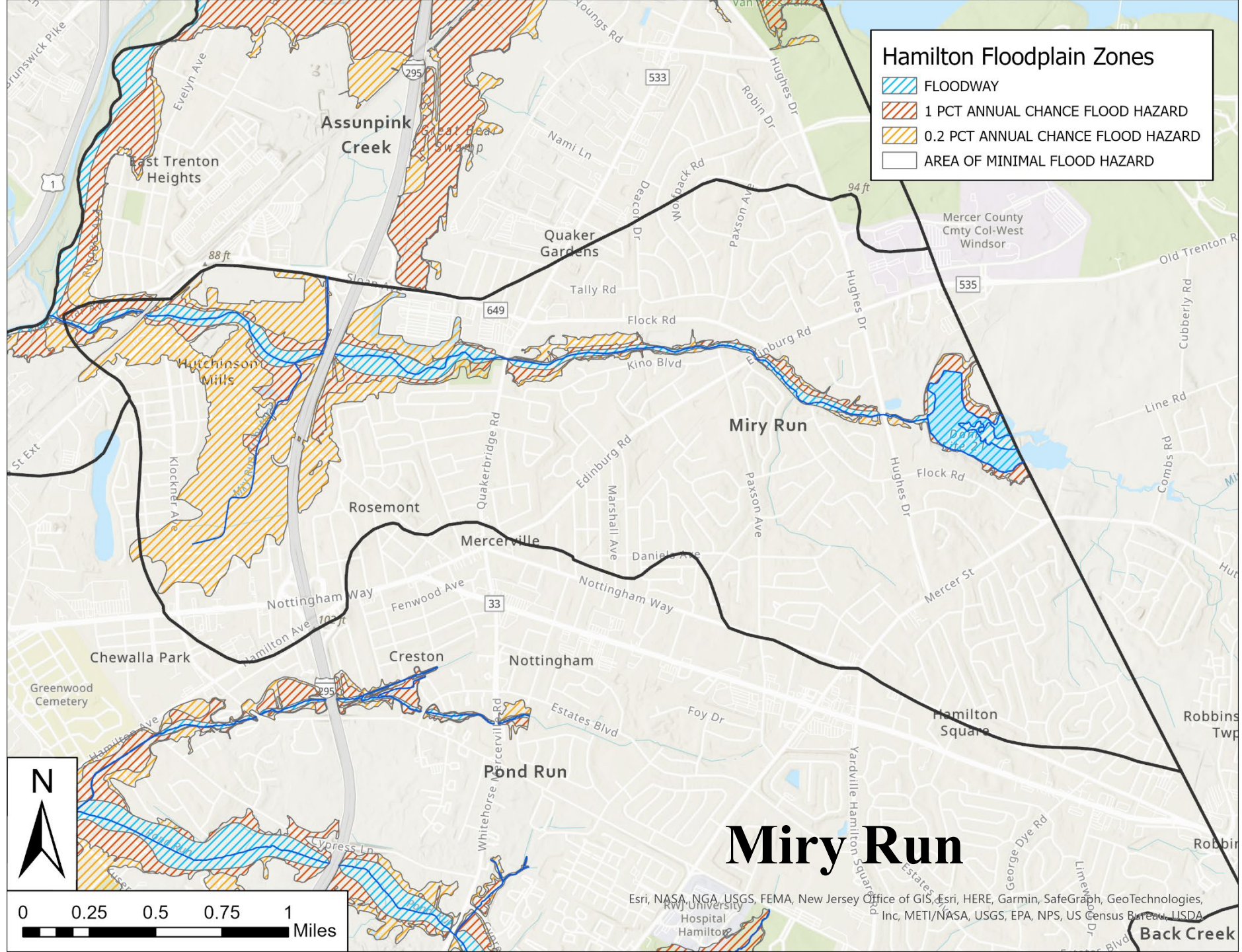
Hamilton Floodplain Zones

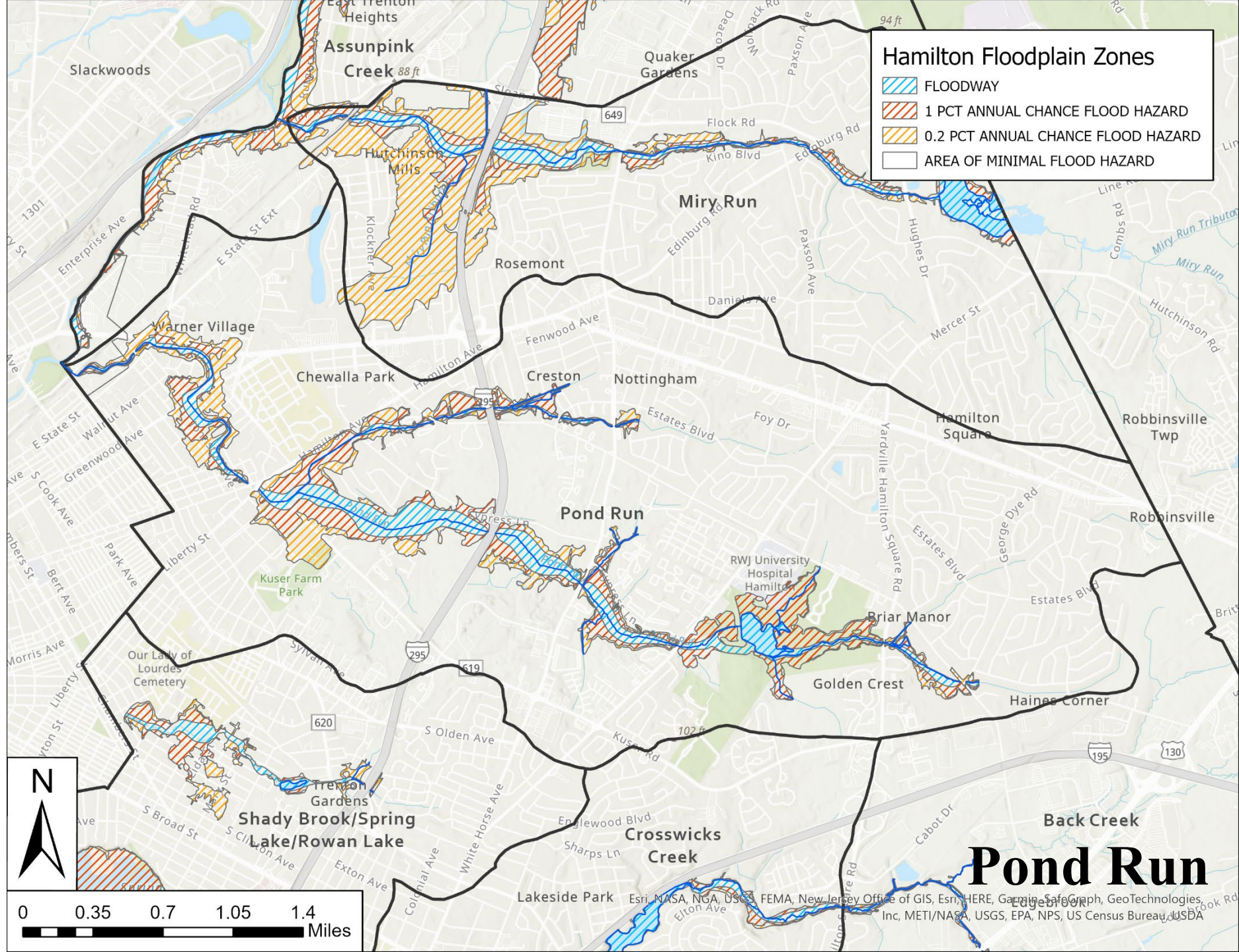
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Duck Creek

Esri, NASA, NGA, USGS, FEMA, Bucks County, PA, data.pa.gov, New Jersey Office of GIS, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA





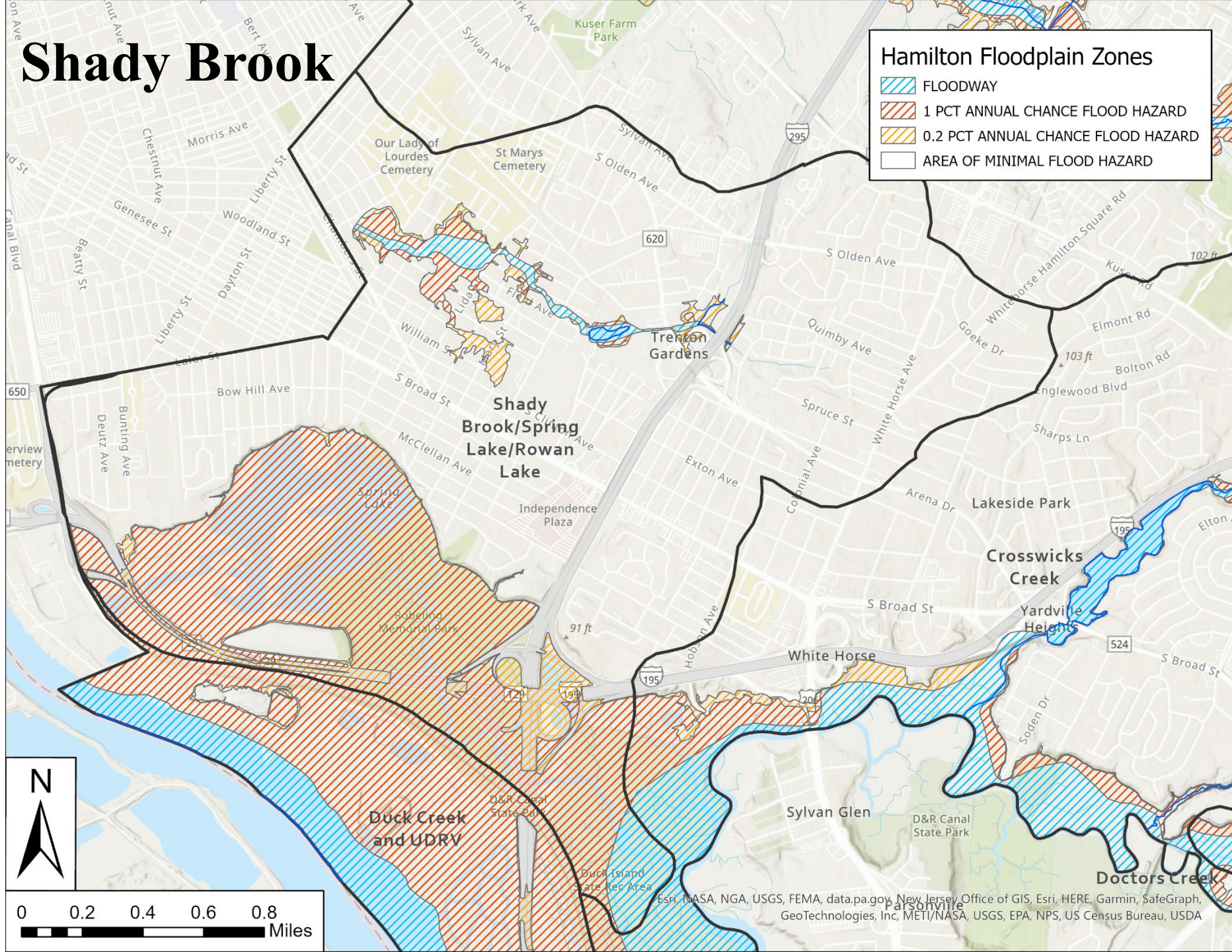
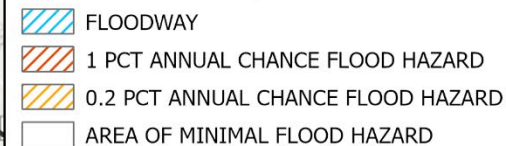
Hamilton Floodplain Zones

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Pond Run

Esri, NASA, NGA, USGS, FEMA, New Jersey Office of GIS, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA

Shady Brook



Esri, NASA, NGA, USGS, FEMA, data.pa.gov, New Jersey Office of GIS, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA

“Don’t enter a flooded building until it’s been cleared by an inspector.”



“If your water heater or furnace needs to be replaced, put the new one in a spot above the flood level, so you won’t have to replace it after the next flood.”





“Get a building permit before you start your repairs.”

“If the street is under water, Turn Around Don’t Drown.”





**“Know your
evacuation route”**

“Know where the evacuation shelters are located.”



Generator Safety

When the lights go out, generators are a convenient source of emergency power. However, generators produce carbon monoxide (CO) which can cause death.



Safety Tips



If using a portable generator, have battery-operated or battery back-up CO alarms in the home.



Use the proper outlets (three prongs). Do not overload the generator.



Never connect generators to household wiring without installing a transfer switch. A transfer switch helps to keep electricity traveling in the correct direction and helps protect utility workers from electrocution.

**“DON’T
operate a
generator
indoors or in a
closed space.”**

Location and Operation

- Only use generators outdoors. Never use in an attached garage.
- Keep the generator at least 20 feet from doors, windows, and vent openings.
- Never use as a permanent source of electricity.
- Protect the generator from rain or flooding.
- Before refueling, shut down the generator and allow it to cool.
- Use only the recommended fuel.

“DON’T operate a generator near doors, windows, fans, or vents.”



NO!

Basement Flooding



Don't go down into the water

- Flood water is mixed in with stormwater; it could be a sanitary sewer mixture; it could be oils from the street.
- There are so many contaminants in the runoff water that you wouldn't want anyone touching it unless they're wearing the proper protective gear to protect themselves.

Electric Panel

- If the main circuit panel is under water, the next step is to not touch anything in the house and to get out of the house and call 911 or a reputable contractor to assess the situation.

Be Prepared

- Get a sump pumps and shop vac
- Install a French drain to help capture and divert water to sump pumps
- Consider a backup generator
- Know the location of your electric panel and what breakers control basement outlets
- Know the location of your gas meter
- Unplug any powered items that may become submerged
- After the event, contact your insurance company; take lots of pictures and document everything.

Drainage Problems from Smaller Storms

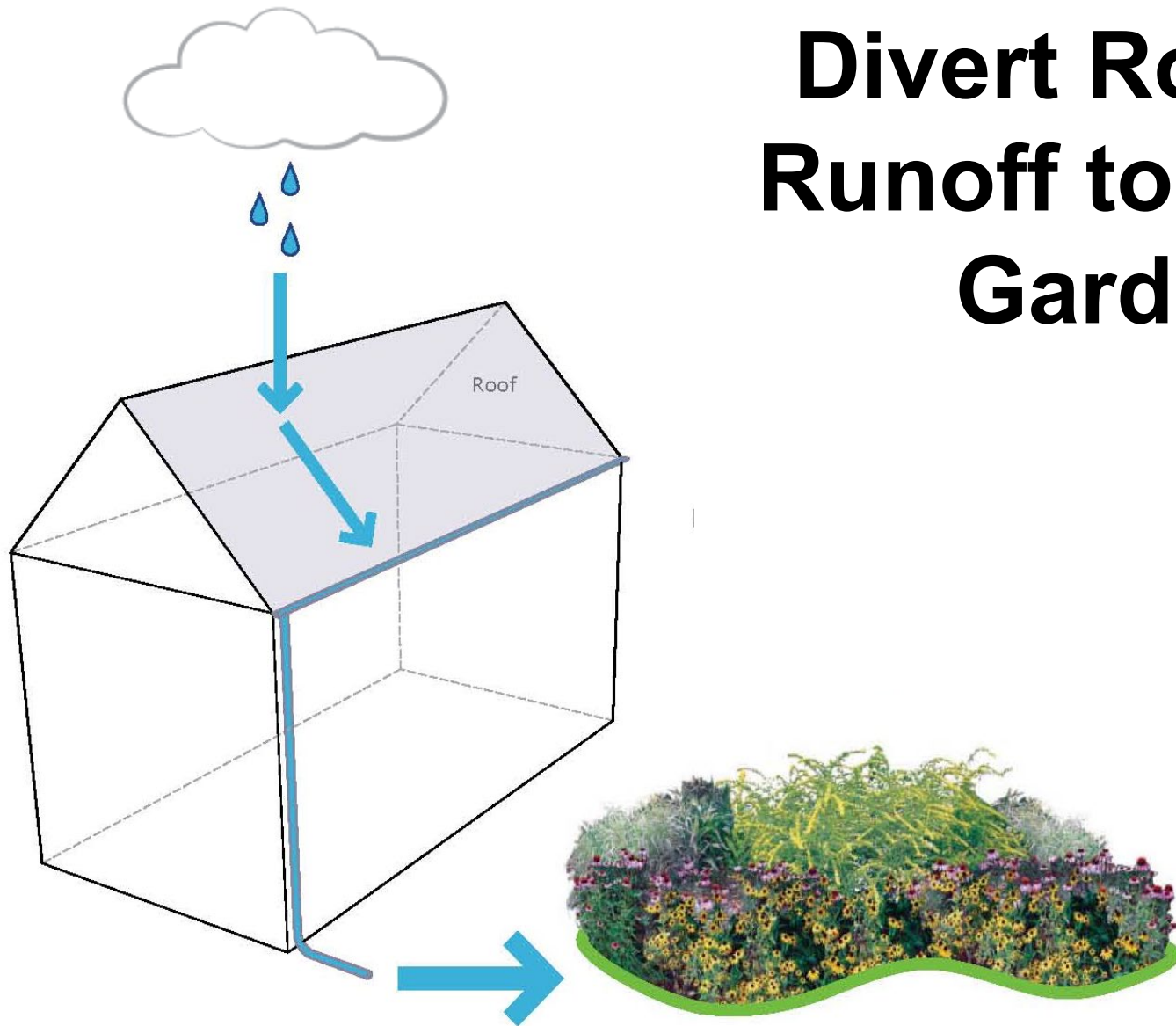
- Direct rainwater away from the house
- Keep inlets clean
- Divert rooftop runoff to a rain garden
- Install a rain barrel to harvest the rainwater
- Consider a permeable driveway



**Keep
inlets
clean**



Divert Rooftop Runoff to a Rain Garden



Rain Gardens

A rain garden is a landscaped, shallow depression that is designed to capture, treat, and infiltrate stormwater at the source before it becomes runoff.



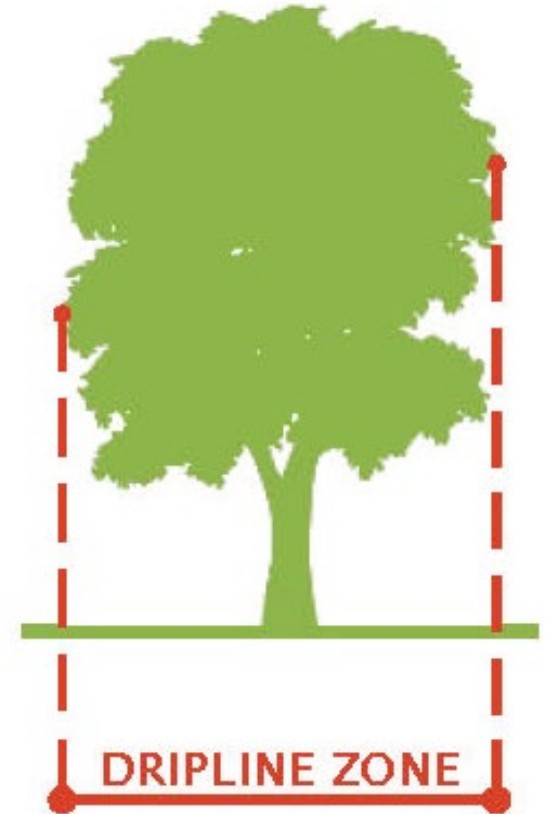
Rain Gardens

- Landscaped areas that treat stormwater runoff
- Designed to merge two important goals: aesthetics and water quality
- Can be blended into the landscape and made to look natural
- Water is directed into them by pipes, swales, or curb openings



Site Selection

1. Next to a building with a basement, rain garden should be located at a minimum of 10' from building; no basement, 2' from building
2. Do not place rain garden within 25' of a septic system
3. Do not situate rain garden in soggy places where water already ponds
4. Avoid seasonably-high water tables within 2' of rain garden depth
5. Consider flat areas first – easier digging
6. Avoid placing rain garden within dripline of trees
7. Provide adequate space for rain garden



Native Vegetation









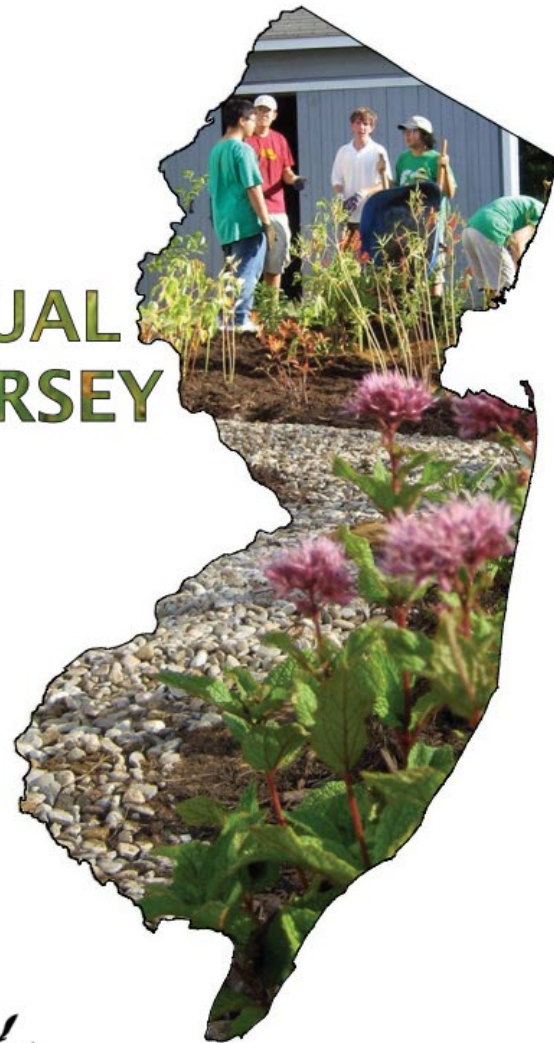








RAIN GARDEN MANUAL OF NEW JERSEY



RUTGERS
New Jersey Agricultural
Experiment Station



Sea Grant
NJ Sea Grant Consortium

Here is the website for the rain garden manual:

http://www.water.rutgers.edu/Rain_Gardens/RGWebsite/RainGardenManualofNJ.html



Rain Garden App

A Mobile App for designing, installing, and maintaining a Rain Garden

Download the Rain Garden App first. "Rain Garden" is a **FREE app** designed to help you properly install a rain garden at your home, office, or job site. Through video tutorials, diagrams, text, and tools, the App guides you through determining the size and placement of your garden, selecting plants, digging and planting your garden, and maintaining your garden. It also includes tools for determining your soil type, measuring the size of the area that will drain to your garden, and managing multiple rain garden projects.



Help Promote the App! [Click here](#) to request App promo cards to display in your town hall or business.

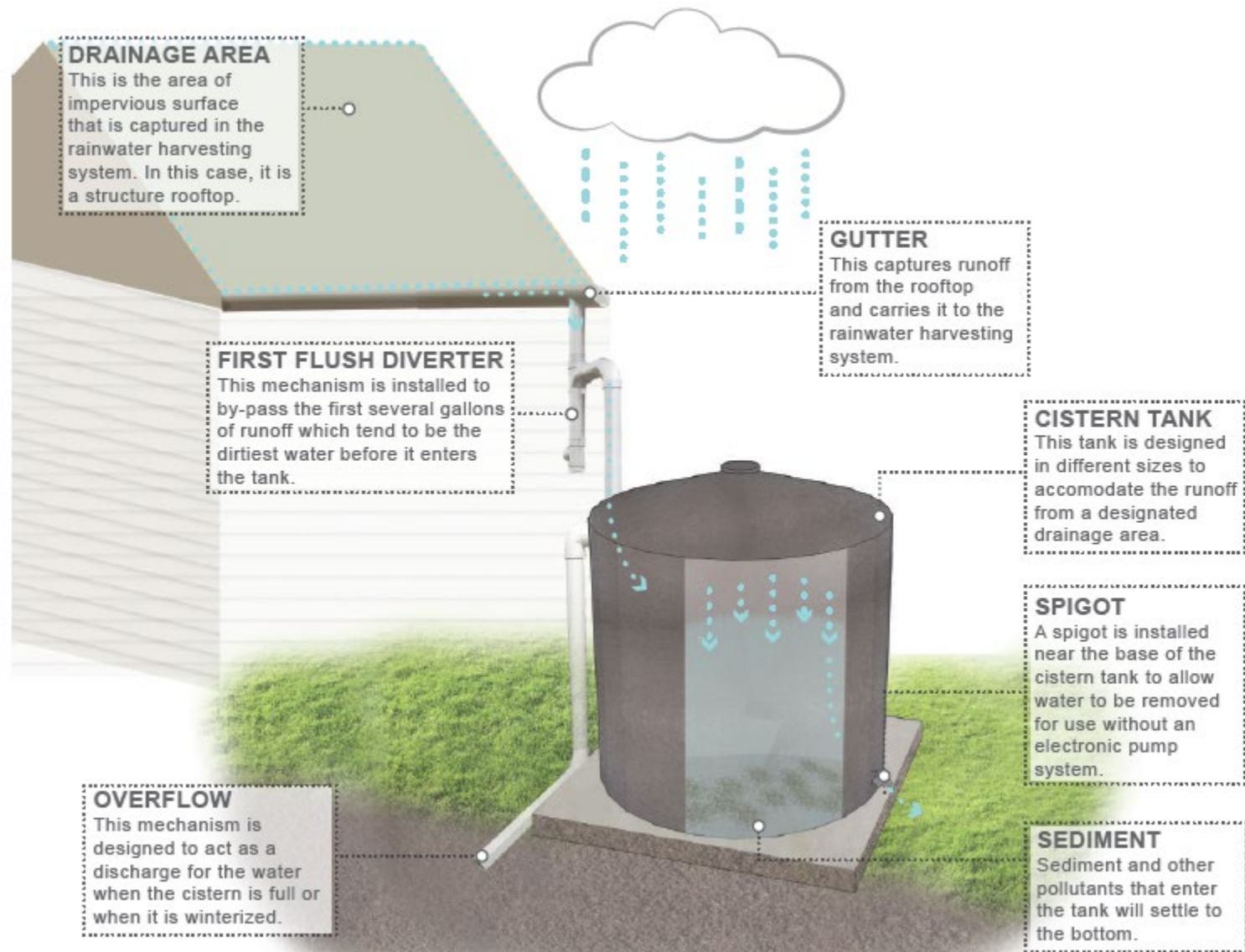
To learn more about Rain Gardens visit the [NEMO Rain Garden Website](#).

For more information about the App, if you are interested in expanding the App's tools to your area, to make suggestions or to simply heap praise upon the heads of your humble App designers, please [contact us](#).

Funding for national expansion of this app was provided by the United States Department of Agriculture/National Institute of Food and Agriculture, project #CONS2013-05768.



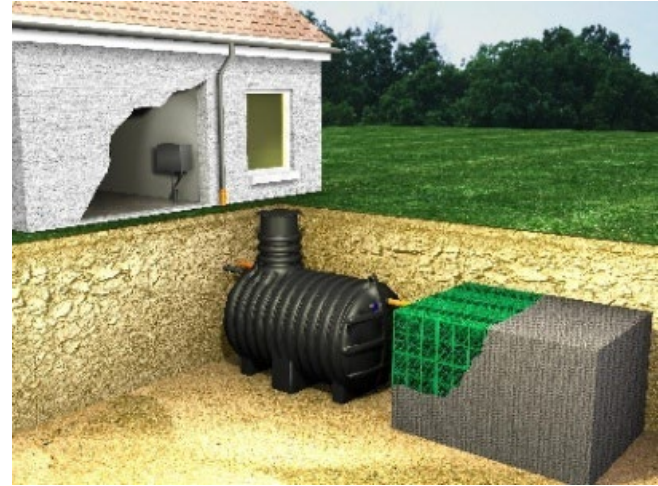
Rainwater Harvesting Systems



Rain Barrels

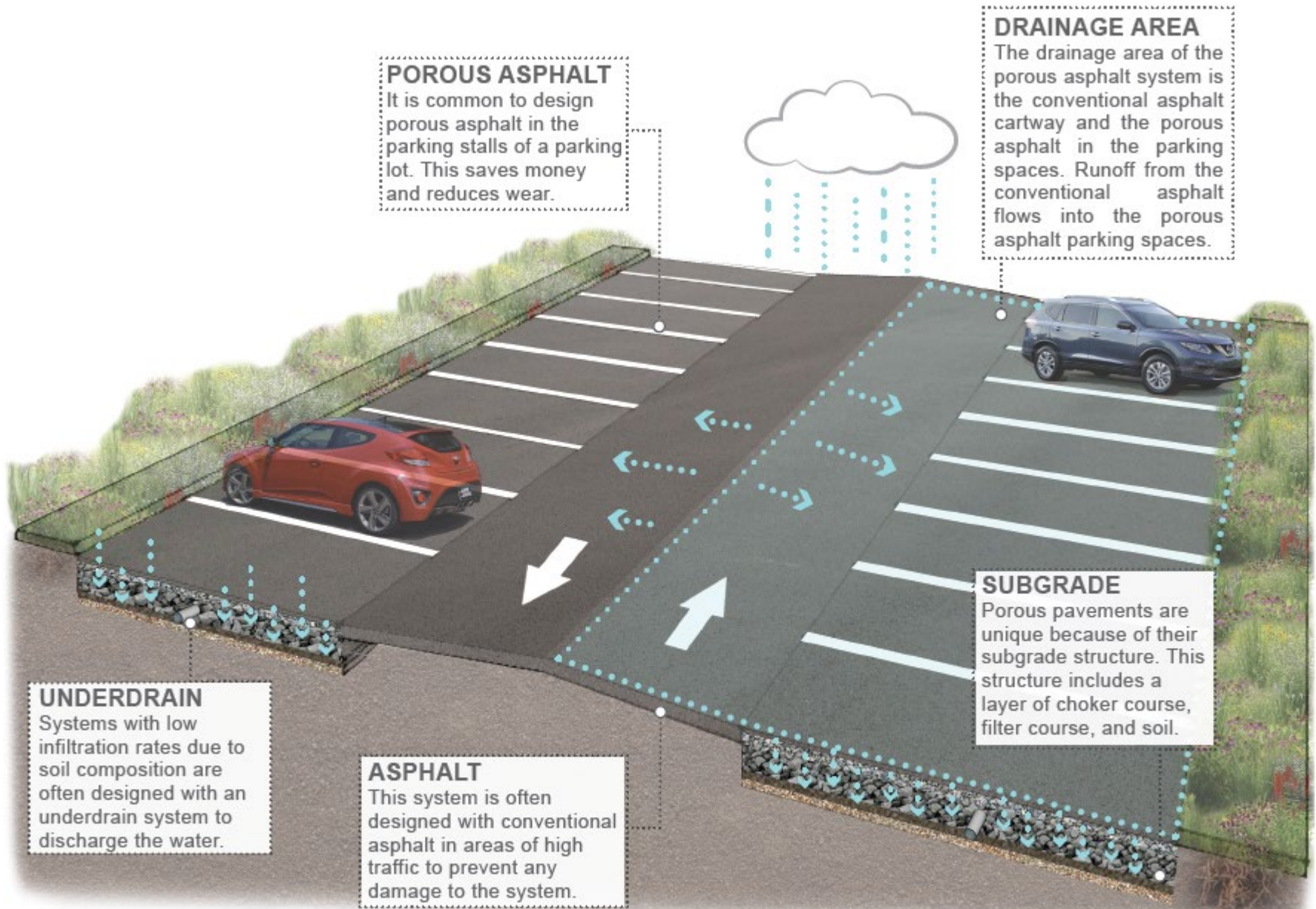


Cisterns



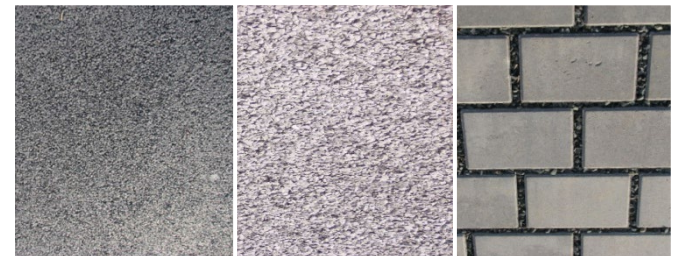


Permeable Pavement



Permeable Pavements

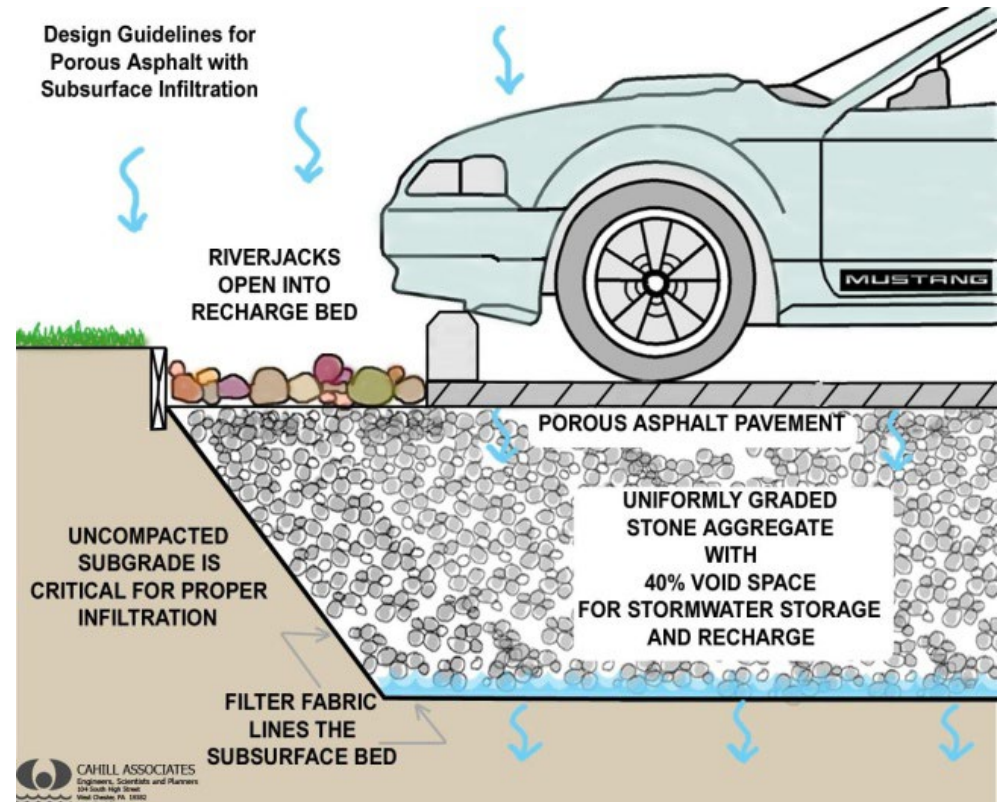
- Underlying stone reservoir
- Porous asphalt and pervious concrete are manufactured without "fine" materials to allow infiltration
- Grass pavers are concrete interlocking blocks with open areas to allow grass to grow
- Permeable pavers systems are concrete pavers with infiltration between the spaces of the pavers
- Ideal application for porous pavement is to treat a low traffic or overflow parking area



ADVANTAGES

- Manage stormwater runoff
- Minimize site disturbance
- Promote groundwater recharge
- Low life cycle costs, alternative to costly traditional stormwater management methods
- Mitigation of urban heat island effect
- Contaminant removal as water moves through layers of system

COMPONENTS



Porous Asphalt





Pervious Concrete



Permeable Pavers

A photograph showing a driveway paved with interlocking concrete pavers. The pavers are arranged in a grid pattern, with grass growing in the recessed areas between them. The driveway is covered with fallen autumn leaves in shades of yellow, orange, and brown. In the background, a dark-colored vehicle is partially visible on the left, and a chain-link fence runs along the top edge. To the right of the driveway, there is a pile of dry, yellowed grass or straw. The overall scene suggests a late autumn or early winter setting.

Grass Pavers



Questions?