

Susquehanna Times

Susquehanna Times & The Mount Joy Bulletin
 Box 75-A, R.D.#1, Marietta, PA 17547
 Published weekly on Wednesday
 [52 issues per year]
 Telephone: [717] 426-2212 or 653-8383
 Publisher—Nancy H. Bromer
 Editor—Nicholas S. Bromer
 Advertising Manager—Diane Krantz
 Society Editor—Hazel Baker
 Vol. 78 No. 52, December 27, 1978
 Advertising Rates Upon Request.
 Entered at the Post Office in Marietta, Pa., as
 second class mail under the Act of March 3, 1879
 Subscription Rate—\$6.00/year
 [Outside Lancaster County, \$6.50/year]

...new flood law

[continued from front page]

cil, scheduled for Jan. 9. He will make recommendations at that time, and council will have to decide what strategy to follow to counter the potentially destructive effects of the new rules.

The complexity of the federal guidelines will not make council's job any easier. This newspaper has obtained about 100 pages of mimeographed information from the federal flood insurance administration, but this mass of paper represents only a fraction of the information which will have to be taken into consideration.

MANY QUESTIONS UNANSWERED

Some important questions which remain unanswered at this point include:

What constitutes "flood-proofing"?

The federal insurance administration wants all new construction or repairs to be made only on houses which are "substantially impenetrable to water." Would waterproofing foundations, plus installing valves on basement drains, satisfy this requirement, or must houses be elevated on stilts to qualify? The government engineers reportedly estimated that flood waters could race through Marietta at fifteen feet per second, which seems to indicate that nothing short of a fortress could withstand such a flood. The borough may challenge this part of the report, since there has never been a moving-water flood in Marietta. However, it could cost a small fortune to challenge the federal claim.

Are there "loopholes" in the law which will allow the restoration of old buildings to proceed?

This question is extremely important because of the new regulation's "fifty per cent" clause.

In the event of another Agnes-type flood, all buildings which cannot be repaired for less than 50 per cent of their original market value will be ripped down. If, for example, a \$20,000 house has cracked walls, requiring \$10,000

worth of repairs, it will be bulldozed. If, on the other hand, a \$50,000 house has suffered the same \$10,000 worth of damage, it will be spared.

Borough solicitor Richard Umbenhauer says that, if the new regulations had been in effect in 1972, most of Front Street's most valuable and historic mansions would have been demolished. Today, thanks to the restoration movement which raised property values, those same mansions might be repaired with federal flood insurance dollars, unless the damage were much worse.

Inexpensive houses and run-down houses are the ones most likely to be torn down after any future flood.

If the restoration movement is allowed to proceed, property values will rise and the community will become relatively safe from federal demolition; but the new rules clearly intend to discourage restoration, or even repair. If the rules can be circumvented enough to allow restoration to proceed, the town's chances of survival may be bright.

If the rules make it impossible to upgrade houses, the town may decay, East Front Street may become a slum, and a future flood, when it comes, will destroy everything.

The federal insurance administration does not enforce its edicts directly. Its only power over local communities grows from its ability to cut off their flood insurance. "Enforcement of the rules," said an official of the federal agency, "is a community's responsibility." The official indicated that the agency is understaffed, and that field inspectors have been unable to visit every flood or mudslide-prone area in the United States.

Asked whether a town which failed to enforce its anti-construction ordinance would lose its flood insurance, the official answered indirectly; "Well, if a community repealed its ordinance, then we would be forced to consider denying flood insurance to that area."

Marietta Council is free to name any agency or official to enforce the new rules. For example, the zoning hearing commission could get the job.

Whoever enforces the new rules will have to follow federal definitions which will be built into the ordinance. The details of those definitions could make a big difference to homeowners who want to repair or upgrade their properties.

We will print more information as it becomes available.

EMERGENCY MEDICAL CALLS
 Saturday Afternoon
 Sunday and Monday
 Norlanco Health Center
 (Mount Joy Area Only)

EMERGENCY MEDICAL SERVICES
 Available Day & Night
COLUMBIA HOSPITAL
 7th & Poplar
 (Emergency Entrance)

autohaus
 MANHEIM PIKE, EAST PETERSBURG
 OPPOSITE ERB'S MARKET—569-5353
 Where Our Customers Send Their Friends

AUCTIONS make the difference in marketing livestock!
NEW HOLLAND makes the difference in auctions!

MONDAY—8 a.m.—Fat Hogs
 10 a.m.—Horse Sale
 11 a.m.—Hay & Straw
 1:30 p.m.—Fat Steers, Bulls, Cow & Veal
WEDNESDAY—12 Noon—Hay & Straw
 12:30 p.m.—Dairy Sale
 1:00 p.m.—Feeder Pigs
THURSDAY—11 a.m.—Fat Steers, Bulls & Cow
 4:30 p.m.—Sheep & Veal

New Holland Sales Stables, Inc.
 New Holland, Penna.
 Abram W. Diffenbach, Manager Phone [717] 354-4341

Savings from Nationwide
Your home may qualify for important insurance discounts.

- If your home was built in the last seven years, Nationwide has good news for you. We now have discounts of 2% to 14% on homeowners' insurance premiums.
- Current policyholders who qualify will automatically get the same discounts at renewal time.
- And whether your home is new or old, we have a discount for you if you have an approved smoke detector or burglar alarm system.
- Call your Nationwide agent for details today.
- Discounts available in most states.



JACK TYNDALL
 805 Church Street
 Mount Joy, Pa.
 PHONE 653-5970

NATIONWIDE INSURANCE
 Nationwide is on your side
 Nationwide Mutual Insurance Company
 Nationwide Mutual Fire Insurance Company
 Home office: Columbus, Ohio

How bad is it?

Lack of detailed information makes it hard to say.

The long-term effects of the flood insurance law could be very bad—local people in the know are very upset.

However, the amount of information available right now is small. A number of factors, such as just how "floodproofing" is defined in practice, could turn the situation from bad to worse, or bad to better. (In the regulations we have obtained, floodproofing is defined as "any combination of structural and non-structural additions, changes, or adjustments to properties and structures which reduce or eliminate damage..." This isn't too clear.)

The law allows rebuilding and new construction if floodproofing is done. In talks with officials, this paper has heard talk of waterproof walls, backup prevention valves in drain pipes, and watertight basement windows. At recent

meeting of the Marietta Restorationists, president Ken Ross spoke of another town in Pennsylvania he had visited in which many houses were built on stilts as a result of the Flood Insurance Act.

A sample copy of a building permit ordinance that HUD suggests to local municipalities as a model states that the local government must not give out a building permit for any structure in the floodplain (outside the 100 year flood line) unless the structure is "designed (or modified) and anchored to prevent flotation... use(s) construction materials and utility equipment that are resistant to flood damage, and use(s) construction methods and practices that will minimize flood damage..."

This seems to imply that using certain materials that won't rot away in a flood might do the trick, and that perhaps actual watertightness won't be required.

If the regulations are liberal when brought down to a practical level, the next flood might only lead to the razing of less expensive and less sturdy houses along Front Street. Thus, in the long run, the new law might even turn out to have some benefit.

Even if things turn out this way, however, it could still be bad news for the restoration movement in Marietta. People could get scared off and stop fixing up the old mansions on Front Street, which would lead to a downturn in all property values, which in turn would discourage restoration: the 50% rule would make fixing up an old house too dangerous.

As of now, no one whom this newspaper talked with has any hard answers. It could be a tempest in a teapot, or it could be the end of Marietta as we know it.

CENTRAL HOTEL
 102 N. Market St., Mount Joy, PA
Cala New Year's Eve Party

DINNER SERVED - 5:00 p.m. to 10:00 p.m.
PARTY - second floor Cocktail Lounge
LIVE MUSIC - Dance to your favorite songs

No cover charge
\$15.00 per person minimum

Champagne, sparkling burgundy, setups, noise makers, hats and favors supplied at party as part of minimum.

Reservations for Dinner and Party required
653-2056 or 367-1370

Free Coffee Breakfast served at 2:00 a.m.
 (included as part of minimum)