

Preventing Foreclosures Another Reason to Celebrate National Homeownership Month

N.C. Foreclosure Prevention Fund has helped over 19,000 homeowners, with more loans still available

While National Homeownership Month in June usually focuses on the many benefits of buying and owning a home, it is also a good time to remind homeowners facing the devastating prospect of foreclosure that help is available in North Carolina. The state's N.C. Foreclosure Prevention Fund can make mortgage payments while homeowners get back on their feet after a layoff, reduction in hours, divorce or illness. It can also assist returning veterans while they attend school on the GI Bill. The Fund is designed and offered through the N.C. Housing Finance Agency, a self-supporting state agency, using funds from the U.S. Department of the Treasury. It makes monthly mortgage payments on behalf of qualified homeowners for up to 36 months (\$36,000) while they look for jobs or complete job training. The U.S. Department of the Treasury made its Hardest Hit Fund available to North Carolina in 2010 because of the state's high unemployment. Funding is available to help approximately 2,000 more homeowners. "While both the economy and the foreclosure rate have improved in North Carolina, home foreclosures are still occurring in greater numbers than before the Great Recession," said A. Robert Kucab, Executive Director of the N.C. Housing Finance Agency. "There were more than 32,000 filings in North Carolina last year, and the unemployment rate in 50 North Carolina counties still exceeds the national average. As we celebrate the many benefits of homeownership, there are unforeseen life events that may jeopardize keeping that dream alive. The N.C. Foreclosure Prevention Fund offers responsible homeowners a bridge so they can keep their homes while they recover."

The effort benefits not just individual homeowners, Kucab said. "When a home goes into foreclosure, neighboring properties decline in value, the local property tax base shrinks, lenders and investors lose money. So far, this effort has preserved more than \$3 billion in property values statewide."

One homeowner who has benefitted is Kathryn D., a Charlotte auditor whose job was eliminated in 2012. "If I hadn't found out about the North Carolina Foreclosure Prevention Fund, I would have lost my house, no doubt," she said. "It kept a roof over my head at a time when we couldn't pay all our bills or even buy enough food. I would have lost my house and been living on the street." The program helped Kathryn and her husband maintain their home until she found employment in January 2014.

- There is no cost for mortgage assistance, which is offered as
- A zero-interest, deferred loan that pays the homeowner's mortgage for up to 36 months (\$36,000) during job search or retraining;
 - A zero-interest, deferred loan up to \$36,000 to bring a mortgage current after reduction of income; or
 - A zero-interest loan up to \$30,000 to refinance a second mortgage for a homeowner who has experienced a reduction of income, in order to lower the total monthly payment to an affordable level.

No repayment is due as long as the homeowner continues to live in the home. Loans for mortgage payment and reinstatement are extinguished after 10 years of occupancy. Second mortgage loans are repaid after 30 years, or when the home is sold, whichever happens first, and no interest is paid.

Free help applying and also help evaluating other ways to avoid foreclosure is available through 40 HUD-approved counseling agencies located throughout North Carolina.

The North Carolina Foreclosure Prevention Fund is here to help. For information and a list of local counseling agencies offering assistance, homeowners can go to www.NCForeclosurePrevention.gov or call 888-623-8631.

The N.C. Housing Finance Agency, a self-supporting public agency, has financed more than 231,000 affordable homes and apartments statewide since its creation in 1973. For more information on the N.C. Housing Finance Agency, go to www.nchfa.com.

Avian Influenza Beginning to Affect North Carolina

Avian Influenza aka bird flu has finally made its way to the US this year and while it has missed North Carolina so far we are just starting to experience the far-reaching effects of this disease. You may have noticed the increase in egg prices and your turkey sandwich is likely to cost a little more soon, but this is only a minor inconvenience compared to the loss of jobs and income to the growers and poultry workers in these affected states. This outbreak started on the west coast and has been traced back to migratory waterfowl. After a few cases in the Pacific flyway it appeared if the Midwest along the northern end of the Mississippi flyway. There it found its way into some commercial poultry flocks reeking havoc on turkey and egg production.

Avian Influenza often referred to as AI comes in many different strains just like human flu viruses and each one has different characteristics. These strains are usually classified as high or low pathogenic depending on their ability to spread and the severity of symptoms. The current strain causing most of the issue is a highly pathogenic spreading easily among host killing more than 50 percent of the birds infected and like other flues it effects bird species differently. Gallinaceous birds; chickens and turkeys are highly susceptible to this and most strains of AI while waterfowl likes geese and ducks often only get a little sick. This is one of the biggest problems with controlling the spread of AI as migratory waterfowl shed the virus in mucus and feces they excrete and since they migrate they spread around it around. Add to this the fact that waterfowl produce dropping in or near water sources such as ponds and lakes where the virus can survive for several weeks or months you can begin to understand the challenge. The other real challenge comes from the long 10 to 14 day incubation period of the virus before symptoms may appear. AI is a reportable disease, which means state vet will determine deposition of the birds, and a positive case will bring an immediate quarantine and has major implications on trade.

The good news is we have had five days with out any new cases being reported as of the Monday morning and the first few farms that were hit with the outbreak have been approved to start growing again. The spring/summer migratory period has passed so once the active cases or disposed of we hope to maintain a clean status. The bad news is all those migratory birds will return south this fall and NC and the southeast where most of the broiler or meat chicken production occurs will be under new pressure to prevent and control this disease.

This is the reason that the State Veterinarian and Agriculture Commissioner Troxler with the approval and consultation of the commercial and exhibition poultry industry has chosen to stop all poultry shows, fairs, swap meets and exhibitions starting August 15th through the end of 2015. Several others states have already taken this step and many more or considering similar bans. If you would like to learn more specifics about the ban or AI you can visit ncagr.gov/paffairs/release/2015/6-15-poultry-shows-cancelled.htm. By Richard GoForth, Area Poultry Agent, Anson County Extension 704-694-2915

Ask the Doc: What are some safety tips to avoid fireworks injuries?

Emily Cooper, MD, MHA, medical director of Carolinas Primary Care at Carolinas HealthCare System Anson, answers common health questions: Nothing compares to the dazzling fun of fireworks. But before the celebrations begin, it's important to remind your family about fireworks safety.

Every summer, thousands of people, most often children and teens, are injured while using fireworks. In fact, 240 people on average go the emergency room every day with fireworks-related injuries in the month around the July 4th holiday. But despite the many dangers, few people understand the risks associated with fireworks.

One of the best ways to stay safe around fireworks is to go and watch a fireworks display done by professionals instead of using fireworks at home.

If not handled properly, fireworks can result in severe burns, eye injuries, scars and disfigurement that can last a lifetime. Even fireworks that are often thought to be safe, such as sparklers, can reach temperatures above 1,000 degrees Fahrenheit and can burn users and bystanders. Below are a few safety tips on how to stay safe around fireworks:

- Always light fireworks outdoors, pointing away from bushes, trees and houses and pets.
- Make sure to always have water nearby, either a bucket or hose in case of accidents.
- Always soak used fireworks, including sparklers, in a bucket of water before throwing away in the trash, as most fireworks stay very hot even after they are no longer lit.
- Never let young children handle fireworks and make sure teens have proper supervision.
- For Sparklers: Make sure to hold away from clothing, hair and face. They can get as hot as 1,800 degrees F! Even after the spark goes out, the stick remains very hot.
- Never hold a child in your arms when they are holding a sparkler.
- Be safe and enjoy your July 4th!

Emily Cooper, MD, MHA, sees patients at Carolinas HealthCare System Anson. For more information, visit CarolinasHealthCare.org/anson.

Introduction to Pickleball for Ages 50 & Up

Anson County Parks and Recreation will be offering Introduction to Pickleball on Wednesday, June 24, from 10 a.m. to 12 noon at Little Park in Wadesboro on the new tennis courts. This is for seniors ages 50 and up.

For more information and to register for the class contact Jeff Waisner at 704-695-2550 or Wendell Small at 704-695-2782.



Ray Shankle
Home Sales

Remaining Inventory Reduced!
Making Room for New 2016 Models!
Interest Rates As Low As 3.875%

1570 E. US 74 Hwy. • Hamlet, NC • 910-582-5066 • www.modular-home-nc.com
Hours: Mon-Thurs 8-7 • Fri 8-5 • Sat 8:30-1
Licensed in North Carolina & South Carolina

ALLEN'S RESTAURANT

Peachland, NC



RIBEYE STEAK
EVERY THURSDAY
5pm - 8:30pm

SUNDAY BUFFET
11am - 2pm

HOME COOKED MEALS
Thur & Fri 7am to 8:30pm • Sat 6am to 2pm
Home Cooking Salad Bar

11389 Highway 74 West in Peachland
704-272-7207 www.AllensGeneralStore.net

TOWN OF ANSONVILLE


BUDGET PUBLIC HEARING

The proposed budget for the Town of Ansonville has been presented to the Town Council and is available for public inspection at the Ansonville Water Department.

There will be a public hearing on July 1, 2015, at 6 p.m. at the Town Hall for the purpose of discussing the proposed budget. Citizens are invited to make written or oral comments.

Kubota L2501

The confidence to do more.



- Quality Kubota diesel engine - 24.8 HP
- Spacious, ergonomic operator's deck and foldable ROPS
- Large capacity fuel tank

We are Kubota.



3144 Highway 74 East
Monroe 704-233-4242
Mon - Fri 7:30 am - 5:30 pm
Saturday 8 am - 12 noon
www.BrooksSales.com

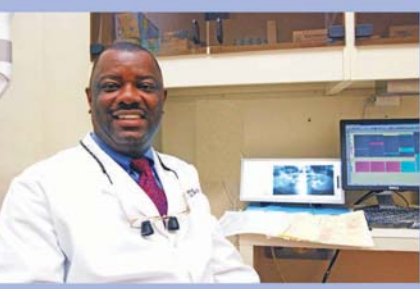



www.kubota.com
Optional equipment may be shown.
© Kubota Tractor Corporation, 2015



U. Phillip Igbinador DMD & Associates P.A.

Cosmetic & General Dentistry for the Entire Family

We Accept NC Medicaid and NC Health Choice • New patients are accepted

Fellow Academy of General Dentistry • Dental Implant Restoration
Preventative & Periodontal Cleanings • Protective Sealants • Porcelain Crowns / Bridges
Tooth Colored Fillings • Bleaching / Whitening • Digital X-rays
Simple & Surgical Extractions • Root Canals • Full & Partial Dentures • Denture Repair

www.upidental.com
uphill@upidental.com
Se Habla Español

CHARLOTTE
704-494-8484
2416 West Sugar Creek Road • University • Derita Area

MONROE
704-238-8727
701 E. Roosevelt Blvd • Building 800-B • Opposite Union Regional Hospital