

Suffolk NEWS-HERALD



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Community Calendar 3

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Five Mile Road fire destroys garage

BY ALEX PERRY
STAFF WRITER

Suffolk Fire and Rescue crews clashed with a structure fire — and rescued one of their own — Monday morning on Five Mile Road.

The fire was reported at 9:27 a.m., and the first units arrived at the scene at 9:34 a.m., according to the city press release. Battalion Chief James Broglin described “heavy fire conditions” from the residence’s garage, located in the 100 block of Five Mile Road off Godwin Boulevard.

The fire raged from the two-car, detached garage and extended into the home, which was separated by a roughly four-foot breezeway, Chief Michael Barakey said. The extensive heat also caused damage to a neighboring residence.

Crews quickly began attacking the fire, which was called under control at 10:26 a.m., according to the press release. The detached garage was a complete loss in a thick smell of charred materials. Two cars parked in the driveway also sustained massive damages.

“The detached garage is a complete loss, and the damage to the main structure — luckily due to good firefighting efforts — was limited,” Barakey said.

Their efforts included a rescue when a wall collapsed on top of a firefighter. Her fellow firefighters quickly responded, and once removed, she and another firefighter were assessed and treated before being taken to Sentara Obici Hospital, according to the press release.

See FIRE, 5



Suffolk Fire and Rescue crews battled a residential structure fire Monday morning on Five Mile Road.

Hearing set for schools budget

BY JIMMY LAROU
STAFF WRITER

The Suffolk School Board will hold a public hearing Thursday on Superintendent Dr. Deran Whitney’s proposed \$173.8 million budget.

Whitney’s proposed 2019-2020 budget would be an increase of about \$5.3 million from the current budget. State money makes up about 59 percent of the proposed budget, with another 39.6 percent coming from the city.

The proposed budget would be a \$1 million increase in the

See BUDGET, 5

Clean up Suffolk, celebrate St. Patty’s

BY ALEX PERRY
STAFF WRITER

Keep Suffolk Beautiful is inviting volunteers to help clean up downtown Suffolk this Saturday, just in time for St. Patrick’s Day festivities.

The St. Patty’s Day Cleanup will from 9 a.m. to noon Saturday. Volunteers will meet

See CLEAN, 5

Little Free Library installed at park

BY JIMMY LAROU
STAFF WRITER

Lake Kennedy Park now has a Little Free Library box, thanks to the more than 30 people at Bethlehem Christian Church who worked on it as part of a local ministry project.

Pastor Matt Winters said the library box, which was installed at the park Saturday and is adjacent to the parking lot and the playground, stemmed from an initiative that grew out of last summer’s Vacation Bible School as a way to bless the community.

“I think it was just great to see the kids care about the community and give something back to kids who don’t have the same opportunities,” Winters said.

While the project took several months to complete, Winters said much of it was done during the Vacation

Bible School. As part of the project, the students prepared a second box for a yet-to-be-determined location in North Suffolk.

Lakeland High School art teacher Angela White sketched the art for the students to paint.

“It was a great project,” White said. “The kids really enjoyed it, and now they can say they have artwork out in the community, too.”

White said the scenes on the library box at Lake Kennedy Park are of animals that are found in Suffolk, especially in the Great Dismal Swamp. They depict a black bear, heron and raccoon. The top of the box also has the signatures of students who helped work on the box. The other library box has images of a train as well as the Nansemond River wetlands.

See LIBRARY, 9



Kori Simmons, 2, goes down a slide at Lake Meade Park on a warmer-than-normal Monday afternoon.

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JIMMY LAROUÉ/SUFFOLK NEWS-HERALD
Eight-month old Jayce Jenny enjoys riding on the swing on a warm Monday afternoon at Lake Meade Park.

Budget: Hearing scheduled

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city's share, from \$59.8 million to \$60.8 million. State money in the budget would increase by \$4.2 million to \$90.6 million.

The budget includes a 2.25 percent cost-of-living raise for teachers, which would cost \$1.75 million, while support staff would receive a half-percent cost-of-living raise as well as a step increase on the pay scale. Permanent part-time staff would receive a 1.5-percent cost of living increase, at a cost of \$967,500.

His budget also proposes adding six guidance counselors (\$550,000) and an additional career and technical education

teacher (\$57,000), as well as two additional programs — an out-of-school suspension center with two assistants (\$81,499) and the Excel Academy at Driver instructional program (\$368,372). The Excel program would be staffed with four 11-month teacher specialists who would help students who are struggling academically in traditional classrooms.

The School Board is also expected to consider a resolution to approve an agreement with Combo Construction Company of Norfolk for the construction of phase one of a new \$5 million School

Operations Facility at the former Mount Zion Elementary School.

According to the proposed resolution, the work would be completed no later than Nov. 29, with a construction cost of \$4.2 million. Additional costs for architect and engineering work, estimated city and Hampton Roads Sanitation District fees, furniture and equipment and contingency costs make up the additional cost of the project.

Suffolk City Council approved the transfer of \$1 million in unspent capital project money last month to go toward the project.

Clean: St. Patty's cleanup

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in the parking lot of the Godwin Courts Building, 150 N. Main St., for registration starting at 8:45 a.m. No advance registration is required. Grabbers, garbage bags, gloves and safety vests will be provided.

Volunteers will then split into groups and pick up litter on East Washington Street and the surrounding roads until noon.

"If people want to wear

something green, that'd be cool," said Wayne Jones of Suffolk Litter Control and Keep Suffolk Beautiful. "Team up to green up."

After the cleanup, volunteers can make their way to Brick and Mortar Brewing Company at 212 E. Washington St. and enjoy the brewery's one-year anniversary celebrations.

The festivities will be from noon to 11 p.m. There

will be multiple live music performers, discounted pints, hourly raffles and more. Several Hampton Roads food trucks will also be there.

Visit facebook.com/keepsuffolkbeautiful/ for more information on the cleanup, and check out facebook.com/BrickandMortarBrewingCompany for more information on the anniversary festivities.

Fire: Garage destroyed

Continued from page 1

Barakey confirmed that the other injured firefighter was part of the rescue effort.

"We had a collapse occur to the garage area, and it trapped the firefighter when the wall collapsed onto the firefighter," he said. "That firefighter was pulled out and transported to the hospital with non-life-threatening injuries, and the firefighter that was working to get the debris off of that firefighter got burns while trying to remove the debris from that firefighter."

A Monday afternoon press release stated one of the two firefighters had been treated and released from Sentara

Obici, while the second firefighter continued to be evaluated.

A woman who lives at the home also suffered a minor injury and received medical assessment and treatment on scene before being transported to Obici. She was also treated and released later that afternoon.

The Fire Marshal's Office investigation into the cause of the fire remains ongoing as of Monday, but it is not considered "suspicious in nature," according to the press release. Two adults were displaced and are being assisted by the American Red Cross.

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- EDUCATIONAL ADVERTISEMENT -

Why Haven't Senior Homeowners Been Told These Facts?

Keep reading if you own a home in the U.S. and were born before 1957.

It's a well-known fact that for many senior citizens in the U.S. their home is their single biggest asset, often accounting for more than 50% of their total net worth.

Yet, according to new statistics from the mortgage industry, senior homeowners in the U.S. are now sitting on more than **6.1 trillion dollars** of unused home equity.¹ With people now living longer than ever before and home prices back up again, ignoring this "**hidden wealth**" may prove to be short sighted.

All things considered, it's not surprising that more than a million homeowners have already used a government-insured Home Equity Conversion Mortgage or "HECM" loan to turn their home equity into extra cash for retirement.

However, today, there are still millions of eligible homeowners who could benefit from this FHA-insured loan but may simply not be aware of this "**retirement secret**."

Some homeowners think HECM loans sound "too good to be true." After all, you get the cash you need out of your home but you have no more monthly mortgage payments.

NO MONTHLY MORTGAGE PAYMENTS?² EXTRA CASH?

It's a fact: no monthly mortgage payments are required with a government-insured HECM loan;² however the homeowners are still responsible for paying for the maintenance of their home, property taxes, homeowner's insurance and, if required, their HOA fees.

Another fact many are not aware of is that HECM reverse mortgages first took hold when President Reagan signed the FHA Reverse Mortgage Bill into law 29 years ago in order to help senior citizens remain in their homes.

Today, HECM loans are simply an effective way for homeowners 62 and older to get the extra cash they need to enjoy retirement.

Although today's HECM loans have been improved to provide even greater financial protection for homeowners, there are still many misconceptions.

For example, a lot of people mistakenly believe the home must be paid off in full in order to qualify for a HECM loan, which is not the case. In fact, one key advantage of a HECM is that



FACT: In 1988, President Reagan signed an FHA bill that put HECM loans into law.

the proceeds will first be used to pay off any existing liens on the property, which frees up cash flow, a huge blessing for seniors living on a fixed income. Unfortunately, many senior homeowners who might be better off with HECM loan don't even bother to get more information because of rumors they've heard.

That's a shame because HECM loans are helping many senior homeowners live a better life.

In fact, a recent survey by American Advisors Group (AAG), the nation's number one HECM lender, found that over 90% of their clients are satisfied with their loans.

While these special loans are not for everyone, they can be a real lifesaver for senior homeowners.

The cash from a HECM loan can be used for any purpose. Many people use the money to save on interest charges by paying off credit cards or other high-interest loans. Other common uses include making home improvements, paying off medical bills or helping other family members. Some people simply need the extra cash for everyday expenses while others are now using it as a "safety net" for financial emergencies.

If you're a homeowner age 62 or older, you owe it to yourself to learn more so that you can make an informed decision. Homeowners who are interested in learning more can request a free 2019 HECM loan Information Kit and free Educational DVD by calling American Advisors Group toll-free at **1-800-791-8195**.

At no cost or obligation, the professionals at AAG can help you find out if you qualify and also answer common questions such as:
1. What's the government's role?
2. How much money might I get?
3. Who owns the home after I take out a HECM loan?

You may be pleasantly surprised by what you discover when you call AAG for more information today.

A reverse mortgage increases the principal mortgage loan amount and decreases home equity (it is a negative amortization loan). AAG works with other lenders and financial institutions that offer reverse mortgages. To process your request for a reverse mortgage, AAG may forward your contact information to such lenders for your consideration of reverse mortgage programs that they offer.

When the loan is due and payable, some or all of the equity in the property no longer belongs to borrowers, who may need to sell the home or otherwise repay the loan with interest from other proceeds. AAG charges an origination fee, mortgage insurance premium, closing costs and servicing fees (added to the balance of the loan). The balance of the loan grows over time and AAG charges interest on the balance. Not all interest on a reverse mortgage loan is tax-deductible and to the extent that it is, such deduction is not available until the loan is partially or fully repaid. Consult your tax advisor.

Borrowers are responsible for paying property taxes, homeowner's insurance, maintenance, and related taxes

(which may be substantial). We do not establish an escrow account for disbursements of these payments. A set-aside account can be set up to pay taxes and insurance and may be required in some cases.

Borrowers must occupy home as their primary residence and pay for ongoing maintenance; otherwise the loan becomes due and payable. The loan also becomes due and payable (and the property may be subject to a tax lien, other encumbrance, or foreclosure) when the last borrower, or eligible non-borrowing surviving spouse, dies, sells the home, permanently moves out, defaults on taxes, insurance payments, or maintenance, or does not otherwise comply with the loan terms. V2018.09.19_OR

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AAG LENDER

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