RESOLUTION OF THE WOODVILLE CITY COUNCIL

WHEREAS, the 1989 Georgia General Assembly enacted House Bill 215, the Georgia Planning Act, requiring all local governments to prepare a comprehensive plan in accordance with the Minimum Planning Standards and Procedures promulgated by the Georgia Department of Community Affairs; and

WHEREAS, the Comprehensive Plan Update for The City of Woodville was prepared in accordance with the Minimum Planning Standards and Procedures; and

NOW THEREFORE, BE IT RESOLVED by the City Council of Woodville, Georgia that the Comprehensive Plan Update for the City of Woodville, Georgia dated 2016, as approved by the Georgia Department Of Community Affairs is hereby adopted, and furthermore, that the Northeast Georgia Regional Commission shall be notified of said adoption within seven (7) days of the adoption of this resolution.

Adopted this 26 day of Sept, 2016

City of Woodville, Georgia

[Signature]
Mayor

[Signature]
Clerk
ACKNOWLEDGEMENTS

CITY OF WOODVILLE

Phil Brock, Mayor
Bert Bisson, Councilmember
James Hunt, Councilmember
Johnnie Mae Jackson, Councilmember
Kevin Jackson, Councilmember
M. Key Lumpkin, Councilmember
Cindy Sellers, City Clerk

NORTHEAST GEORGIA REGIONAL COMMISSION

James Dove, Executive Director
Burke Walker, Director of Planning & Government Services
Justin Crighton, Planner (Project Lead)

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1
Introduction & Overview
Purpose
This comprehensive plan serves as a decision-making guide for local government officials and community leaders. Based on input from the public and a steering committee, the plan identifies needs and opportunities, goals and policies, land use practices, and an implementation framework for key elements.

Process
The comprehensive plan process follows the Rules of the Georgia Department of Community Affairs (DCA), Minimum Standards and Procedures for Local Comprehensive Planning, effective 3/1/2014.

Public Involvement
PUBLIC INPUT & STEERING COMMITTEE
The planning process began with a public hearing, and was followed by a community input session during which the public and a local steering committee were invited to discuss local trends and aspirations. Following the initial public meetings, a work session was held with a steering committee, with citizen, staff, and elected official membership. Additional feedback opportunities were provided through the availability of steering committee members to take questions and comments throughout the process. A final public hearing was held before submittal of the plan to DCA for review.

NEGRC’S ROLE
The Northeast Georgia Regional Commission’s Planning & Government Services Division oversaw the development of this plan, including facilitating public and steering committee meetings.
2

Needs & Opportunities
The following list of needs and opportunities results from a Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis conducted at the first input meeting, with both steering committee and public present, as well as professional analysis of relevant data.

**Economic Development**

**Needs & Opportunities**

- Woodville currently has an inventory of vacant sites and buildings available for redevelopment compiled by City staff. The town could utilize local volunteers or student interns to help keep the database current.
- The city wishes to be more engaged in economic development activities. Woodville staff and elected officials should seek additional opportunities to participate in economic development activities in cooperation with Greene County and the Greene County Chamber of Commerce.

**Housing**

**Needs & Opportunities**

- Woodville does not currently allow for multi-family housing to be built in the community. City staff and elected officials should develop a housing strategy for the purpose of providing quality housing options for residents at all economic levels and abilities in locations with access to major employment centers.
- Vacant and dilapidated buildings within the City pose a threat to safety. The City should explore options to remedy these dangerous conditions that are cost effective and fair to property owners.

**Natural & Cultural Resources**

**Needs & Opportunities**

- The town does not have an inventory of natural and cultural resources. In partnership with the University of Georgia’s Agricultural and Natural Resources Greene County Extension Office, Woodville could utilize volunteers or student interns to develop a comprehensive database. This inventory could serve as a base for designating areas where growth would be encouraged and establishing a greenspace plan in the future.
- The city has no ordinances in place to ensure that new developments complement historic development. Woodville staff and elected officials should consider working with an attorney to develop a historic ordinance for appropriate areas of town.
- The City recently relocated City Hall to one of the remaining historic buildings in the center of town. The City wishes to renovate the structure to better serve the day-to-day needs of the government and restore building to retain the appropriate historic character.
Community Facilities & Services

Needs & Opportunities

- The existing 10,000 gallon water tank that supplies municipal drinking water is nearing the end of its useful life. The city should undertake an assessment of its current condition, and if warranted pursue funding for the tower’s replacement to ensure the present level of service.
- The building which previously housed the fire department needs repairs and general maintenance in order to continue to be of service to the City. Specifically the roof and parking lot are in need of repair or replacement.
- There are limited options for recreation or community events within the City of Woodville. The City could seek a public/private or other partnership to build a community center and recreation facility on land the City owns.
- Woodville should continue to work with AT&T and Verizon to improve cellular phone and data availability in town. The City is located on State Route 77 which is heavily traveled, and a preferred site for a new tower.

Transportation

Needs & Opportunities

- Woodville currently has approximately 2.25 miles of sidewalk in place along its main vehicular thoroughfares. Woodville staff and elected officials should evaluate where opportunities exist for incorporating additional pedestrian and bicycle facilities.
- The city should become actively involved in the advisory and advocacy group for the proposed Firefly Trail project utilizing the abandoned railway corridor extending to downtown Athens.
Community Goals & Policies
1. **Economic Development**
   - Increase the number of local employment opportunities through the recruitment and retention of business and industry offering appropriate work for the Greene County labor force skill set.

2. **Natural and Cultural Resources**
   - Encourage new development in suitable locations in order to protect natural resources, environmentally sensitive areas, and agricultural lands.

3. **Community Facilities and Services**
   - Provide potable water service in a safe, clean, efficient, economical, and environmentally sound manner, concurrent with new development.
   - Provide sanitary sewer service in a safe, clean, efficient, economical, and environmentally sound manner, concurrent with development in appropriate areas.
   - Target infrastructure expansion to optimize commercial and industrial growth, where appropriate.
   - Provide, protect, and maintain an efficient network of parks and open space and recreation opportunities to serve all residents.
   - Maintain a cooperative relationship with the Georgia Department of Transportation to ensure adequate vehicular, bicycle, and pedestrian transportation infrastructure.
   - Continue to provide and promote the environmentally-conscious disposal of solid waste and recyclables for households and businesses.

4. **Land Use and Planning**
   - Promote the orderly development of land to accommodate anticipated growth through the protection of natural and cultural resources and the coordination of available public facilities and services.

5. **Housing**
   - Encourage development of housing opportunities for existing and potential residents of all income levels and age cohorts in types and densities appropriate to surrounding communities.

6. **Intergovernmental Coordination**
   - Establish formal relationships among governments and quasi-governmental entities within and outside Greene County for the purpose of eliminating and avoiding the duplication of services and reducing costs as well as creating opportunities for cooperation on multiple types of projects.

7. **Transportation**
   - Provide a safe, efficient, and effective transportation system that reflects both existing and future needs.
Land Use
Land Use Categories

The City of Woodville utilizes the services of the Greene County Planning & Zoning Department to administer its adopted Zoning Ordinance. The Future Land Use Map which follows divides the City into 5 standard categories. These categories can be useful in providing guidance for local decision makers about what the character and scale the community wishes to preserve or enhance as the development happens.

These categories are:

**Residential**

Single family detached, or two family residential uses at typical urban and/or suburban densities.

**Commercial**

Retail sales, services, hotel/motels and all recreational services that are predominantly privately owned and operated for profit (for example, restaurants and gas stations). Included are private institutional uses (convalescent homes and rest homes in which medical or surgical services are not a main function of the institution), but not hospitals.

**Civic**

Any site for public or semi-public facilities, including governmental offices, police and fire facilities, hospitals, and public and private schools. Includes major religious facilities and other religious activities that are of a different type and scale than surrounding uses.

**Agricultural**

Rural areas used for agricultural purposes, including productive agricultural lands to be preserved for future farming or ranching activities.

**Industrial**

Areas reserved for manufacturing and related uses that provide employment but are generally not compatible with other areas with lower intensity use. Industry includes general warehousing, research and development, and storage of hazardous materials.
Community Work Program

*The Short-Term Work Program (2016-2020), updated every five years, provides a list of specific activities that the community plans to address as immediate priorities.*

*A Report of Plan Accomplishments, which provides status commentary on the previous work plan (2011-2015), follows.*
## Short-Term Work Program, 2016-2020

<table>
<thead>
<tr>
<th>#</th>
<th>Activity</th>
<th>Timeframe</th>
<th>Responsible Party</th>
<th>Cost Estimate</th>
<th>Funding Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Compile digital inventory of vacant sites and buildings for redevelopment</td>
<td>2017-2018</td>
<td>City</td>
<td>Staff Time</td>
<td>Local – General Fund</td>
</tr>
<tr>
<td>2</td>
<td>Utilize existing resources to address dangerous vacant homes and buildings</td>
<td>2016-2020</td>
<td>City</td>
<td>$10,000</td>
<td>Local – General Fund</td>
</tr>
<tr>
<td>3</td>
<td>Renovate &amp; Restore City Hall Building</td>
<td>2016-2020</td>
<td>City</td>
<td>Unknown</td>
<td>Grants or Loans Local Match</td>
</tr>
<tr>
<td>4</td>
<td>Repair or replace roof and parking lot of old Fire Department</td>
<td>2018-2019</td>
<td>City</td>
<td>$10,000</td>
<td>Local-General Fund SPLOST</td>
</tr>
<tr>
<td>5</td>
<td>Develop plan and strategy to fund the construction of a community center/recreation complex</td>
<td>2016-2018</td>
<td>City/NEGRC</td>
<td>$10,000</td>
<td>Local- General Fund, NEGRC-DCA</td>
</tr>
<tr>
<td>6</td>
<td>Maintain flag and landscape projects</td>
<td>2016-2018</td>
<td>City</td>
<td>$14,000</td>
<td>Local – General Fund</td>
</tr>
<tr>
<td>7</td>
<td>Send City representative to Firefly Trail meeting</td>
<td>Ongoing</td>
<td>City</td>
<td>Staff Time</td>
<td>Local – General Fund</td>
</tr>
<tr>
<td>8</td>
<td>Evaluate the Future Land Use Map every two years to ensure it reflects current development visions</td>
<td>Ongoing</td>
<td>City</td>
<td>Staff Time</td>
<td>Local-General Fund</td>
</tr>
<tr>
<td>9</td>
<td>Evaluate land use policies to ensure adherence to community’s vision</td>
<td>2016, 2018</td>
<td>City</td>
<td>Staff Time</td>
<td>N/A</td>
</tr>
<tr>
<td>10</td>
<td>Utilize available resources to enhance City’s communications and cellular service</td>
<td>Ongoing</td>
<td>City</td>
<td>Staff Time</td>
<td>N/A</td>
</tr>
<tr>
<td>11</td>
<td>Assess condition and replace/upgrade municipal water tower</td>
<td>2016-2017</td>
<td>City</td>
<td>TBD</td>
<td>User fees, SPLOST, USDA,GEFA</td>
</tr>
<tr>
<td>12</td>
<td>Update and maintain current water distribution system</td>
<td>2016-2018</td>
<td>City</td>
<td>TBD</td>
<td>User fees</td>
</tr>
<tr>
<td>12</td>
<td>Utilize GDOT LMIG fund to maintain existing city streets</td>
<td>Ongoing</td>
<td>City</td>
<td>Contracted services</td>
<td>Annual LMIG grant funds , 30% matching funds</td>
</tr>
<tr>
<td>13</td>
<td>Seek economic development opportunities and participate in strategy development</td>
<td>Ongoing</td>
<td>City</td>
<td>Staff Time</td>
<td>N/A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>STATUS</th>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compile digital inventory of vacant sites and buildings for redevelopment</td>
<td>Abandoned</td>
<td>Lack of Funding</td>
</tr>
<tr>
<td>Seek economic development opportunities and participate in strategy development</td>
<td>Ongoing</td>
<td>In coordination with Greene County and other regional partners</td>
</tr>
<tr>
<td>Compile comprehensive digital inventory of natural and cultural resources</td>
<td>Abandoned</td>
<td>Lack of funding</td>
</tr>
<tr>
<td>Evaluate land use policies to ensure adherence to community vision</td>
<td>Ongoing</td>
<td>In coordination with Greene County Planning &amp; Zoning</td>
</tr>
<tr>
<td>Amend code to address county-wide housing needs</td>
<td>Abandoned</td>
<td>In coordination with Greene County Planning &amp; Zoning</td>
</tr>
<tr>
<td>Develop sign ordinance and design guidelines</td>
<td>Abandoned</td>
<td>Lack of funding</td>
</tr>
<tr>
<td>Utilize available services to enhance town communications</td>
<td>Ongoing</td>
<td>Shifted focus to enhance mobile reception</td>
</tr>
<tr>
<td>Send representative to Firefly Trail project meetings at NEGRC</td>
<td>Ongoing</td>
<td></td>
</tr>
<tr>
<td>Send representative to Regional Bicycle and Pedestrian Plan meetings at NEGRC</td>
<td>Complete</td>
<td>Plan Completed 2009</td>
</tr>
<tr>
<td>Utilize Future Land Use Map to encourage new development in appropriate areas serviced by necessary infrastructure</td>
<td>Ongoing</td>
<td>In coordination with Greene County Planning &amp; Zoning</td>
</tr>
<tr>
<td>Evaluate the Future Land Use Map every two years to ensure it reflects current development visions</td>
<td>Ongoing</td>
<td></td>
</tr>
</tbody>
</table>
Appendix
A man asks a farmer near a road, "Sir, do you mind if I cross your field instead of going around it?" The farmer says, "Sure, go right ahead. And if my bull sees you, I'll shoot him for trespassing."

A husband and a wife sit at the table, having dinner. The husband drops a chopstick on the floor and asks his wife, "What's for dinner?"

"We're eating chopsticks tonight!" she replies.

Two guys are out hunting in the woods when one of them collapses. He doesn't appear to be breathing, eyes are glassed over. The other man pulls out his phone with trembling fingers and calls 911. He hangs, "My gasps, "I'm dead! What can I do?"

The operator says, "Please stay calm. I will help you. First of all, let's make sure he's dead."

The other man says, "I'm sure he's dead; there's a silence, then a gun shot. The guy who fired his gun says "OK, now what?"

**Southern Comfort**

**Editors’ Funnies**

**February Fool**

**Parent and Family Support Group for Addiction**

**Southern Comfort**

**Southern Comfort**

**Southern Comfort**

**Southern Comfort**

**Southern Comfort**

**Southern Comfort**

**Southern Comfort**

**Southern Comfort**

**Southern Comfort**
On May 22, 2016, more than 50 family, friends, and volunteers gathered in the warm Georgia sun to help Kimberly Kenneyrede and her two sons, Kalil and Kameron, dedicate their Habitat home on Hunter Street in Union Point.

The property for the house and Mike Farish donated the painting. The construction managers, Dave Delch and Mike Meredith and Phase Facilitator, Russell Pupp, were appropriately acknowledged. Greene County Habitat is blessed with a number of volunteers who continue to show at the build sites and donate their time and building expertise toward providing decent, affordable, and safe housing for those in need. Houses built by habitat are special places for special reasons. They are built with love in the mortar joints and nails. It is the love of volunteers who furnish food for the builders; it is the love of the donor partners whose help makes these houses possible and affordable; it is the love of the homeowner partners who contribute sweat equity in constructing their own homes; and it is the love of the mentors, James and Stephen Harr, assigned to this family, to prepare them for homeownership.

The homemaker must earn the right to be a partner-family and buy the house from Habitat for Humanity. The monthly payments are very affordable. Nationally, only 1% of the partner families default on their loan. This is because of the family selection process, the pride of ownership gained from having helped build the house, and the family support supplied by Greene County Habitat. The house is not a gift, nor a prize, nor is it charity. Through the process it is deserved, earned, and paid for by the partner-family.

In addition to getting decent shelter, our partner-homeowners find that they get a stability that few have before becoming a homeowner. Kalil, the youngest son, was heard loudly proclaiming “I have a yard-I have a yard”. More importantly, we have found that this stability has resulted in greater academic achievements by the children of the partner-families. Habitat believes that not only is family strength supported and improved by the quality of living conditions but the community benefits as well.

For additional information about Habitat contact Lorri Abramson, Executive Director, at (706)453-7118 or volunteer@ghabitat.com.

Greene County Library's 51st house for Greene County was mentioned many individuals and groups who helped build the 51st house for Greene County Habitat for Humanity. Among the many volunteers, 5 students from France Marion University traveled from Florence S.C., as part of CollegeGate Challenge, to help build the house. While in Greensboro, they stayed with Rob and Maggie Moran. Mr. Isaiah Ellison generously donated the

Greene County Habitat for Humanity Dedicates House 51 in Union Point

NEW BOUTIQUE OPENING

Karmen and Brittany Jackson would like to announce the opening of their new boutique, Beyond Elegance. They will be located at 620 Sylvania Ave., Union Point, Ga.

NEW SPRINGFIELD BAPTIST CELEBRATES YOUTH SUNDAY

New Springfield Baptist Church invites the Greene County community to join us in our annual Youth Sunday worship service on Sunday, June 12th, beginning at 10:45 a.m. The special occasion will be David D. Mapp, J.D. David has received a B.A degree of the University of Georgia’s School of Law and a 2016 graduate of Greene County High School. We hope to see you in attendance!

NEWSPRINT SUPER RAFFLE

Rotary Club of Greene and Putnam Counties

**SUPER RAFFLE**

For the opening of their new boutique, Beyond Elegance. They will be located at 620 Sylvania Ave., Union Point, Ga.

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Rotary Club of Greene and Putnam Counties

Saturday, June 11, 2016 - 6:00PM
Larry Maxwell will be selling with us.

Wednesday, June 15, 2016 - 7:00 PM
Cindy Swinn will be selling with us.

Mostly new merchandise.

Saturday, June 25, 2016 - 6:00PM

TBA

Located next to Rutherford’s Flower Shop, Lamb Avenue, Union Point, GA.

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STATEMENT OF NONDISCRIMINATION

In accordance with Federal civil rights laws and U.S. Department of Agriculture (UDA) civil rights regulations and policies, the USDA, its agencies, and other chódomains or entities acting on behalf of the USDA, does not discriminate on the basis of race, color, national origin, age, disability, or where is it charity. Through the plan process it is deserved, earned, and paid for by the partner-family. In addition to getting decent shelter, our partner-homeowners find that they get a stability that few have before becoming a homeowner. Kalil, the youngest son, was heard loudly proclaiming “I have a yard-I have a yard”. More importantly, we have found that this stability has resulted in greater academic achievements by the children of the partner-families. Habitat believes that not only is family strength supported and improved by the quality of living conditions but the community benefits as well.

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Follow your heart but take your heart with you!

SPEECH OF A PARENT

•Respect: Do you have the respect of your family, and protectors? Do you know who your child is a bully- or being bullied? When is the last time your child read a book to your child? Sometimes, we are so preoccupied we pretend that we are listening when, in reality, we are not.

Follow your heart but take your heart with you!

By: Bernice Dennis

God had the perfect plan when he created the family. Years ago, it appeared that people had value that was based on how much they contributed to society or what amount of money they lost that gains love today? Are we more concerned with money and material things? Whatever happened to words like: you are a member of this family, and we’ll act like it”. I can still hear those words in my ears. Do you demand that same respect from your children? Teach your children based on race, color, national origin, age, disability, or ancestry where is it charity. Through the plan process it is deserved, earned, and paid for by the partner-family. In addition to getting decent shelter, our partner-homeowners find that they get a stability that few have before becoming a homeowner. Kalil, the youngest son, was heard loudly proclaiming “I have a yard-I have a yard”. More importantly, we have found that this stability has resulted in greater academic achievements by the children of the partner-families. Habitat believes that not only is family strength supported and improved by the quality of living conditions but the community benefits as well.

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<table>
<thead>
<tr>
<th>NAME</th>
<th>TITLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Key Longtin</td>
<td>City Council</td>
</tr>
<tr>
<td>John Parks</td>
<td>City Council</td>
</tr>
<tr>
<td>Ted Brock</td>
<td>Mayor</td>
</tr>
<tr>
<td>Cindy Selma</td>
<td>City Clerk</td>
</tr>
<tr>
<td>Ken Cothernay</td>
<td>Guest</td>
</tr>
<tr>
<td>Bart N. Snode</td>
<td>City Council</td>
</tr>
<tr>
<td>G. T.</td>
<td>City Council</td>
</tr>
</tbody>
</table>
Maggie Belle Greene (Mag) was born on April 9, 1922, in Greensboro, Ga., to Edward and Ida (Johnson) Greene. She was married in 1946 to Charles Wilson Greene (Charlie), who survives her. Their children are: Donald (Karen) Greene; Greg (Traci) Greene; and Dr. John (Gina) Greene. Among her surviving grandchildren are: Edward, Sadie, and Angelina Greene; and Cameron, Carmen and Karlie Greene. Among her surviving great-grandchildren are Morgan, Davis, and Aiden Greene. She is a member of Trinity United Methodist Church and is survived by many nieces, nephews, and cousins.

Funeral Services Held For Maggie Belle Greene

Funeral services were held Friday, June 24, 2016, 1:00 PM at First United Methodist Church in Greensboro, GA.

Dr. Maggie Belle Greene died Thursday, June 23, 2016 in her residence. Born on August 3, 1916, this union of three children were born.

Funeral arrangements were handled by Modjeski Funeral Home, 1010 E. Peachtree Ave., Greensboro, GA 30606.

Dr. Maggie Belle Greene was preceded in death by her parents: Edward and Ida (Johnson) Greene; her husband Charles Wilson Greene (Charlie); and one sister, Lucy Mae Lewis Luckie.

Mrs. Greene received her formal education from the Woodville County Schools, graduating in 1934. She received her Bachelor of Science degree from the University of Georgia in 1955. She attended New School, in Siloam, Georgia for her Bachelor of Education degree and furthered her education at Hubert English Elementary School in Greensboro, Georgia for many years. She retired from the New School in 1989. Mrs. Greene has resided at The Manor, in Greensboro, Georgia, for many years of service.

Mrs. Greene was united in marriage to Clarence Greene, Sr. on August 3, 1938. To this union were born three children.

Maggie Belle Greene's family includes her husband, Charles Wilson Greene, Sr. of Siloam, GA; two daughters, Mary Alice (Eddie, Sr.) Alexander, brother, Edward S. Greene, Sr.; and four grandchildren. Mrs. Greene leaves two sisters: Charlene (Charles) Thomas; and Carolyn (Charlie) Michelle Gehr, both of Greensboro, GA. A host of nieces, nephews, and cousins also survive.

Mrs. Greene leaves to cherish her memory, her husband, Charles Wilson Greene, Sr. of Siloam, GA; two daughters, Mary Alice (Eddie, Sr.) Alexander, brother, Edward S. Greene, Sr.; and four grandchildren. Mrs. Greene leaves two sisters: Charlene (Charles) Thomas; and Carolyn (Charlie) Michelle Gehr, both of Greensboro, GA. A host of nieces, nephews, and cousins also survive.

Funeral services were held Friday, June 24, 2016, 1:00PM at First United Methodist Church in Greensboro, GA.

Mrs. Greene was united in marriage to Clarence Greene, Sr. on August 3, 1938. To this union were born three children.

Funeral arrangements were handled by Modjeski Funeral Home, 1010 E. Peachtree Ave., Greensboro, GA 30606.
Reverse Mortgages — Are they for you?

If you have been within earshot of a television or radio in the last few years, then you no doubt heard about Reverse Mortgages. While the term seems to be self-explanatory, most consumers have no idea how they work and are uneducated about the dangers it can cause when it comes to making a major financial decision.

A reverse mortgage allows homeowners to convert part of the equity in a home to cash without having to sell the property. In other words, it is a loan, where you don’t have to pay back for as long as you live in your home. Due to the attractiveness of the opportunities, most seniors citizens are interested in a reverse mortgage being considered excessive up-front fees are available for help from charities.

There are generally available free of charge or assistance from the Department of Housing and Urban Development (HUD). The Better Business Bureau (BBB) advises consumers to use caution when considering a reverse mortgage opportunity to obtain a reverse mortgage, taking the time to understand the requirements, consider all the factors involved, and learn what fee resources are available to help make an informed decision. And don’t be swayed by sales pitches in front of persons until you have all of your questions answered.

Know the basic requirements. To qualify for a reverse mortgage, all owners of the home must be at least 62 years of age, own the home in the sign the home and sign the loan paperwork.

The home must be the primary residence and remain in good condition. Reverse mortgage borrowers continue to own their homes. So you are still responsible for property taxes, insurance, and repairs. If you fail to carry out those responsibilities, your loan could become due and payable in full. The loan process can’t be initiated until the senior receives counseling from a Home Equity Conversion Mortgage (HECM) counselor.

Consult a HECM counselor: Before making any decisions, answer questions regarding eligibility, financial implications and other alternatives. The Fair Housing Association (FHA) does not recommend using any service charging a fee for referring a borrower to an FHA lender as FHA provides all the information free of charge and HECM housing counselors are available free of charge and are required to assist you. Moving to the home in the home for 12 consecutive for a job well done.

Understand the repayment terms. A reverse mortgage loan must be repaired in full when the owner dies or sells the home. Other conditions that affect loan repayment include missing payments, property taxes or hazard insurance coverages, leaving the home for 12 consecutive months. Consider all the costs associated with obtaining a reverse mortgage. Be prepared to pay for some of the fees involved in the processing of a reverse mortgage loan, which can include an origination fee, closing costs, a mortgage insurance premium, a servicing fee, and the interest rate.

For more tips you can trust, call 800-569-4287 or visit the HUD website at www.hud.gov. For more information, visit bbb.org.

The City of Woodville will hold its Public Hearing on Wednesday, July 13th at 7:00 p.m. at Woodville City Hall, 1001 E. Peachtree Ave., in Woodville. The purpose of the public hearing is to brief citizens of Woodville on the Comprehensive Plan Update for 2016, and to gather their input about the plan. All parties are encouraged to attend.

The National Alliance on Mental Illness (NAMI) Family support group at Lake Oconee is pleased to sponsor a public education presentation featuring invited guest speaker Edi Guyton. Edi Guyton is currently the Vice-President of the NAMI DeKalb Affiliate. She discovered NAMI after reading about the NAMI Walk and made a decision to attend. She connected with other NAMI members and found that working with NAMI gave her life much deeper meaning after having lost her son. The first time Edi Guyton tried to commit suicide, she was 17 years old. She was working with depression and anxiety related to dealing with the social and academic pressures of college. For years, Edi had thought she could conquer her despair by working hard. She earned her PhD, while raising two daughters, and held a tenured position as a professor, earned accolades and awards for her teaching and research, and ultimately became chair of Georgia State University’s early childhood education department. She has said she got there by “taking it.” “I was the great pretender.”

Edi Guyton controlled her life for years—until she decided to attend the conference and make her life meaningful. She was inspired by the experience of the NAMI Walk and the NAMIWalk’s goal to provide hope to families by sharing the message of recovery. She has been key to the growth of the walk in her region of Georgia.

She will be selling all new merchandise.

Edi Guyton will be selling with us.

Saturday, July 23, 2016 - 6:00PM

Billy and Caroline Tison.

They will be selling with us.

Saturday, July 30, 2016 - 6:00PM

Marcus Jester will be selling with us.

He will be selling all new merchandise.

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<tr>
<th>NAME</th>
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<tr>
<td>Ken Lang</td>
<td>Council</td>
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<tr>
<td>Phil Breed</td>
<td>Mayor</td>
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<td>Cindy Sellers</td>
<td>City Clerk</td>
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<td>Jennifer Jones</td>
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