# County OKs debt modification plan

Refinance to net \$9.5M in savings

By RITCHIE E. STARNES Editor

Plans are under way for the Board of Commissioners to reduce Chowan County's debt by restructuring the terms and payment schedule for a projected savings of \$9.5 million.

At its meeting Monday representatives morning,

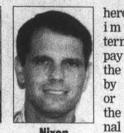
presented commissioners with three scenarios designed to lower the county's debt. By meeting's end, commissioners unanimously adopted Case No. 2, which saves more than \$1.3 million more than the first option and less than nearly \$600,000 offered by the third scenario.

There was general consensus that the second option requires the most discipline consistent with accomplishing the feat.

"I like Case 2. I don't want with Davenport & Company a default that gives me an

excuse to fail," said Chairman Eddy Goodwin, referring to the first option that would allow future coun-

ty commissioners too much flexibility to repay early two Rural Development loans of more than \$10.5 million. Without a set payment would not be required to ad-



Vice Chairman Keith Nixon said he preferred to keep future commissioners committed to paying off schedule, commissioners the debt with a set of new

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wanted to ensure taxpayers and county department imposed heads that the money used for the aggressive repayoff debt ment would not come at the 2024, expense of their budgets.

"We're not taking away from future budgets; we're actually increasing our budgets," said Nixon, noting that the Case 2 replenishes funds for county coffers sooner than originally

Both County Manager Zee Lamb and Kim Woodley, county finance di-

rector, also endorsed this as the most ideal option.

Case 2 calls for refinancing \$20 million of the county's debt at interest rates nearly half of current rates, which are all in excess of 4 percent, and at a more rapid payment schedule. The properties in question include: D.F. Walker Elementary School, Northern Community Center and the current Department of Social Services building,

See DEBT, 4A

### Chowan Beach violators cry foul

Residents ignoring housing standards

By RITCHIE E. STARNES Editor

On the heels of neighbors complaining that numerous Chowan Beach residents continue to ignore the county's minimal housing standards, admitted violators struck back Monday.

Several residents fighting back tears spoke during the public comment portion of the Board of Commissioners meeting, alleging that their continued non-compliance is a byproduct of economics. Instead of complaining about the violations that have created an eyesore in Chowan Beach, those who addressed the board called for empathy and assistance.

"We do everything we can do," said Sharon Moxley. "We need to have a heart out there. You don't point fingers, you help people."

Numerous residents live in campers, which is in contrast to the county's ordinance. Others fail to mow their lawns or haul off trash to the dump, instead allowing garbage to litter their yards. Some homes are boarded up or used as storage units. Other structures have been demolished with the debris piled up on the property.

Holland, Landin county's contracted planner, previously said he has documented 35 existing violations during a recent inspection of the subdivision.

Brenda Ashley told commissioners that folks can't afford to pay for trash pickup. She asked that a dumpster be placed at residences for more convenient disposal. Ashley too had a message for those asking the county to intervene.

"If they can't pitch in and help somebody, they ought to shut up," Ashley said.

Concerned residents seeking ways to clean up Chowan Beach and protect

See VIOLATIONS, 4A



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#### **Bumper Crop**



STAFF PHOTO BY BRETT A. CLARK

Michael Gray runs the combine during the families corn harvest at Charles Gray and Sons, Inc. farms, Saturday.

## Midwest drought is Albemarle's gain

By WILLIAM F. WEST Staff Writer

armer Charles Gray and his crew have just gotten started harvesting slightly more than 600 acres of corn at his farm in the Body Road area near Elizabeth City.

Gray and many others in the Albemarle region who make

their living off the land are either in the midst of or are soon going to be gathering in the golden kernels. They'll be closing out a season that started with springtime rains, was followed by hot weather earlier in the summertime and was followed by downpours of rain.

Fortunately, they haven't suffered the kind of drought they experienced last year or the catastrophic scarcity of rain that farmers in the Midwest and the Southwest have suffered. And some of the Albemarle farmers appear optimistic they'll get a good deal in the commodities market.

"You hate to say 'a bumper crop' until you get it into the bin," Gray said when asked

about this year's productivity at his farm.

However, Gray said of his situation, "It looks kind of promising right now.'

Corn prices were at approximately \$8 a bushel Friday.

Gray said he has got anywhere from 50 to 60 percent of his crop under contract, at prices

See CORN CROP, 4A

#### Fire district to extend an extra mile

New zone will cut insurance rates

By RITCHIE E. STARNES Editor

Some county residents could see a reduction in property insurance rates with a new 6-mile fire district.

Chowan County Board of Commissioners authorized Edenton Fire Chief Craig Forlines



a new 6-mile fire district map to the state fire marshal amid plans to include

more rural residents inside a zone that would qualify them for greater insurance savings.

"It doesn't change the way we respond or the number of calls. It only changes the insurance rate," Forlines told commissioners Monday morning.

The Edenton Fire Department already serves the area, but the official action approved by the state will net savings for those residents that are within six road miles of the town's North Broad Street station, opposed to a 6-mile radius, Forlines said.

"If it's one foot over six proceed with submitting miles, the insurance rate will not adjust," Forlines

said. In 2001, state officials



The above map depicts Chowan County's five-mile fire districts. Efforts are underway to extend Edenton's district to six miles.

enacted the 6-mile desig- ous other rate factors. nation to help rural counties with fire coverage that in the 5-mile district encould net premium sav-

dent could net due to varifeet of the residence, the

Edenton residents with-

joy a 5 rating. Those who would fall between the 5-Forlines said he could mile and 6-mile zones will not speculate on what type be rated as a 9S. If there's of savings a typical resi- a fire hydrant within 1,000

rating also improves to a

All others outside the 6mile designation receive a 10 rating, or the highest possible.

Fire department ratings are determined by the state Department of Insurance in conjunction with the state fire marshal, Forlines said. Factors such as personnel, training, equipment, and water access contribute to the assigned ratings.

"Most rural departments are rated as a 9," Forlines said. "Less than that takes a lot of work and dedication."

Center Hill Fire Department, the county's only other department, enjoys a

See FIRE, 2A



Indian Summer Festival - Historic Hertford

CRAFTS, FOOD, ENTERTAINMENT, BEER GARDEN & MORE

Free Street Dance Friday Night - The Rhondels

Sept. 7th, 6 to 10 p.m. Sept. 8th, 9 a.m. to 4 p.m.