

**CAMDEN COUNTY, GEORGIA  
BOARD OF COUNTY COMMISSIONERS  
PUBLIC HEARING  
JANUARY 13, 2009, 5:30 PM**

**The Camden County Board of Commissioners held a public hearing on the Participation in the Neighborhood Stabilization Program, on Tuesday, January 13, 2009, at 5:30 p.m. in the Commissioners Meeting Chambers of the Government Services Building, Woodbine, Georgia.**

**Present: Chair David L. Rainer; Vice-Chair Katherine Nisi Zell; Commissioner Willis R. Keene, Jr.; Commissioner Charlene Sears; County Administrator Steve Howard; County Attorney Brent Green, Deputy Clerk Katie Bishop. Absent: Commissioner Berry; County Attorney Brent Green; County Clerk Jodi Gregory**

- **Participation in the Neighborhood Stabilization Program**

**Public Comments:**

Strategic Planning Director Diana Smith explained the process for Camden County to be able to participate in the Neighborhood Stabilization Program Grant application set forth by the Department of Community Affairs. She stated that the County would offer a Down Payment Assistance Program to low-, moderate-, middle income families purchasing foreclosed homes in the areas of greatest need of up to twelve thousand dollars (\$12,000.00). She stated that with the dollars allocated for Camden County, they should be able to provide down payment assistance for approximately nine homes. The individual or families must meet the criteria established in the terms of the grant. She explained that this would be a forgivable loan after a period of five (5) years. She stated that if the property were to be sold or transferred the loan would be required to be repaid at the time of the sale, transfer or refinancing. She stated that the areas of concentration for foreclosed homes in Camden County at this time are The Meadows and Crooked River Plantation subdivisions.

Chair Rainer asked if the County would be required to appropriate any funds, and who would administer the loans.

Diana Smith stated that the County would not be required to appropriate any additional funds toward the program, and Varnado & Associates would administer the grant.

Patricia Clink asked why only nine (9) families could participate in this program and why were those particular areas chosen.

Diana Smith stated that the County would be allocated just over \$130,000.00 (one hundred and thirty thousand dollars if the award is received to provide assistance to families in need. She explained that Department of Community Affairs requires that there be an area of concentration of foreclosed homes and at this time, those are the

particular areas in Camden County where there are clusters of foreclosures at prices within our range.

Kristie Gallagher, Habitat for Humanity, stated that Camden County seems to be moving quicker than other counties with this type of program.

Diana Smith explained that in order to submit this grant application, the total application must be at least five hundred thousand dollars (\$500,000.00). She stated that she and Darren Harper who works for the City of Kingsland and is also a member of the Camden Community Housing Team recently found that they could cooperate with three other areas to submit this grant proposal. She stated that she did not want Camden County to miss out on submitting this application, though she agreed that they have had to move rather quickly in order to meet the deadline.

Ms. Gallagher asked who the three (3) other agencies were.

Diana Smith stated that the three (3) entities are Cities of Fitzgerald, Darien and Brunswick.

Ms. Gallagher reminded that Habitat for Humanity works with low income families for help with such programs as this one.

Diana Smith stated that the county would want to work with them in the future.

Kevin Van Horne stated that he is a local lender and has worked with the Department of Community Affairs (DCA) through the Georgia Dream Program. He explained that while he likes the guidelines and restrictions of the programs through DCA, the mortgage rates offered are significantly higher. He stated that the mortgage rate offered though DCA right now is higher than seven percent (7%).

Darren Harper, City of Kingsland, explained the application process for the Neighborhood Stabilization grant to the Board.

There being no further comments, Chair Rainer closed the Public Hearing at 5:44 p.m.

Respectfully submitted,

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David L. Rainer, Chair

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Kathryn A. Bishop, Deputy Clerk