



THE CARN'S CHRONICLE

ISSUE 1

Commission Restores Homes in JeffCo

On Tuesday October 30, 2007 the County Commission passed a resolution allowing the Department of Community Development to use grant funds awarded by the Federal Home Loan Bank (FHLB) for housing rehabilitation. This grant will allow Jefferson County to rehabilitate 50 homes in our community. Under the leadership of Dr. Frederick L. Hamilton, the county re-



Home of Ellena Murphy after restoration

their home. This grant allows the county to leverage the CDGB program in order to rehabilitate twice as many houses. This is great news for the persons on the waiting list. In 2004 the County had a waiting list of 729 houses in need of assistance. Currently there are 473 houses on the list. This is a vast improvement. In order to be eligible for this new grant money the



Home of Ellena Murphy before restoration

ceived this FHLB grant approval for the first time. Dr. Hamilton made the decision to explore other sources of funds in order to supplement the Community Development Block Grant (CDBG) program by contacting the Federal Home Loan Bank (FHLB). For many years, CDBG funds have been in place to pay for housing rehabilitation work. With more money, Dr. Hamilton knew that more could be done – more houses restored and more lives improved as a result. The application to the FHLB was written in house under the guidance of Robert Newbill, Community Development

Specialist for the Housing Division. Regions Bank worked to get this project funded. Now that the grant has been awarded, New South Federal Savings Bank will monitor, manage, and distribute the funds, as well as serve as the administrator of the program. Applications will be received and evaluated for New South's approval. Community Development's Housing Division will use its housing expertise to undertake inspections, prepare the scope of work to be accomplished on each house, and handle the contractor selection process. The FHLB grant will provide qualified homeowners with an additional \$500,000.00 to use for emergency repairs to



Home of Dominion Jones after restoration

applicant needs to live in a USDA designated rural community, have clear title to the home, and meet the program income limits. The Department of Community Development mailed letters to everyone on the waiting list who appeared to meet the criteria of the program and let them know that assistance may be available. By thinking creatively and going after previously untapped money, an additional 50 homes will be rehabilitated. This is success for the county and speaks to the creativity and ingenuity of leadership that can be found in a department headed by your Commissioner, Jim Carns.



Home of Dominion Jones before restoration

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