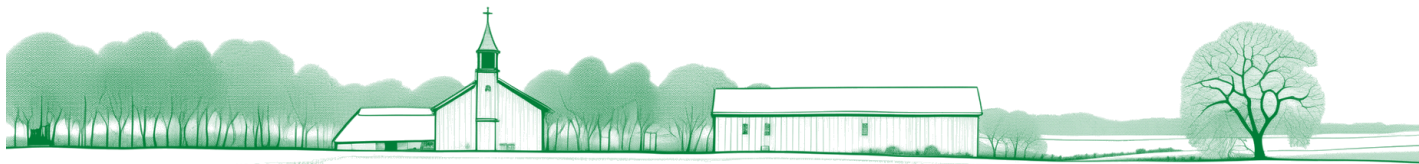


THINKING ABOUT CAMDEN COUNTY?

Camden County: 10 Questions Buyers Ask

Straight answers to the questions people ask most about buying a home in Camden County, NC.



The full Camden County guide. Scan for the neighborhoods, prices, financing and history behind these answers on camdenncbuyersbrief.com.

Questions? Call or text Travis at (252) 202-4945.

1. Where can I find crime statistics for Camden, NC?

Crime data for Camden County is published on the NC Department of Public Safety's NC Justice Data Portal, which reports at the state and county level from incident reports local agencies send to the State Bureau of Investigation. Not every agency reports every year, so check the portal's reporting-agencies list for the year you look at. For a question about a specific area, contact the Camden County Sheriff's Office.

Source: camdencountync.gov; ncdps.gov; ncsbi.gov

2. Is Camden, NC a city or a town?

Neither, in the usual sense: Camden County says it is the only consolidated city-county government in North Carolina, and the state's 2025-26 tax-rate table lists no municipality in the county other than Elizabeth City. A small part of Elizabeth City lies inside Camden County, according to state and FEMA records, so a parcel there also pays the city's rate. Everywhere else in the county, the county is the only local government.

Source: camdencountync.gov; fema.gov; ncdor.gov · as of October 25, 2026 · check: camdencountync.gov

3. What is the property tax rate in Camden County?

Camden County's 2026 rate is \$0.71 per \$100 for the county general tax plus \$0.01 per \$100 for fire tax, and the county lists a \$150 solid waste fee; stormwater fees vary by parcel. When property changes hands, the county also charges a 1% land transfer tax on the total consideration.

Source: camdencountync.gov; ncdor.gov · as of October 25, 2026 · check: camdencountync.gov

4. How far is Camden, NC from Chesapeake and Norfolk?

Camden County is part of the federal Virginia Beach-Chesapeake-Norfolk metropolitan statistical area, according to NC Commerce, and the Census Bureau's 2020-2024 survey shows 26.0% of county workers working outside North Carolina. The average one-way commute for county workers is 28.2 minutes. Drive time to a specific job depends on the address and the hour, so drive it at commute time before you buy.

Source: census.gov; commerce.nc.gov; data.census.gov · as of October 25, 2026 · check: data.census.gov

5. How much do homes cost in Camden County?

Census figures for 2020-2024 put the median value of an owner-occupied home in Camden County at \$337,100, median gross rent at \$1,232 a month and median household income at \$91,078. The county had an estimated 11,315 residents in July 2025, up from 10,355 in the 2020 Census. These are survey estimates, not today's asking prices.

Source: census.gov · as of October 25, 2026 · check: census.gov

6. Is Camden County, NC in a flood zone?

Camden County takes part in FEMA's National Flood Insurance Program, and its current flood maps took effect December 21, 2018. FEMA lists the county in its Community Rating System at Class 8, effective October 1, 2024, with a 10% listed discount. Check the exact parcel on North Carolina's Flood Risk Information System and get a flood insurance quote before your due diligence ends.

Source: fema.gov; fris.nc.gov · as of October 25, 2026 · check: fris.nc.gov

7. Who provides water and sewer in Camden County?

Camden County's Public Works department runs a Water & Sewer Office, open 8 a.m. to 5 p.m., that handles billing, fees and service questions. Private wells and septic systems are permitted through Albemarle Regional Health Services, which serves Camden County. Before you make an offer, confirm in writing whether a property is on county water, another water provider or a private well, and whether it is on sewer or septic.

Source: arhs-nc.org; camdencountync.gov

8. What internet providers serve Camden and South Mills?

Census estimates that 93.1% of Camden County households had a broadband subscription in 2020-2024. On April 29, 2025 the state announced a Completing Access to Broadband project in Camden County with RiverStreet Networks to reach 921 homes and businesses, 82.97% of the county's 1,110 eligible locations. Check the exact address on the FCC National Broadband Map before you count on a provider.

Source: census.gov; ncbroadband.gov · as of October 25, 2026 · check: broadbandmap.fcc.gov

9. Is there a hospital in Camden County?

No. The state's list of licensed hospitals, as of March 5, 2026, shows no hospital in Camden County. Sentara Albemarle Medical Center in Elizabeth City, in Pasquotank County, is licensed for 90 general beds.

Source: info.ncdhhs.gov · as of March 5, 2026 · check: info.ncdhhs.gov

10. Can I get a USDA loan or down payment help in Camden County?

USDA's property map shows no ineligible area in Camden County; run the exact address on the map, because the map alone does not settle eligibility. USDA's Guaranteed income limit here is \$122,800 in maximum adjusted household income for 1 to 4 people and \$162,100 for 5 to 8 (as of October 24, 2026). NCHFA's NC Home Advantage Mortgage can add down payment help of up to 3% of the loan (qualifying income up to \$158,000), or first-time buyers and veterans can take a fixed \$15,000 instead (qualifying income up to \$126,000 for 1 to 2 people, \$147,000 for 3 or more); either one is a 0% forgivable second mortgage (a loan, not a grant), forgiven 20% a year at the end of years 11-15. A licensed mortgage broker can confirm which program fits your situation.

Source: eligibility.sc.egov.usda.gov; nchfa.com · as of October 24, 2026 · check: eligibility.sc.egov.usda.gov



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More on Camden County at camdenncbuyersbrief.com. Questions while you work through this? Call or text Travis at **(252) 202-4945**, or the office at **(252) 632-8681**.

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