

## WATER AND SEWER CONNECTION PROGRAM

### Policy

*Program Year 2015-2016*

The Water and Sewer Connection Program assists low and moderate-income individuals connect to the City water and/or sewer systems by providing financial assistance with the with the tap fees and/or related plumbing costs.

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#### **ELIGIBILITY CRITERIA**

All applicants must:

- Own the home and use it as the primary residence
- Live within the city limits of Gastonia
- Not owe any outstanding property taxes
- Meet income guidelines

#### **2014 INCOME GUIDELINES**

Median Income	One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
50%	\$23,450	\$26,800	\$30,150	\$33,500	\$36,200	\$38,900	\$41,550	\$44,250
80%	\$37,550	\$42,900	\$48,250	\$53,600	\$57,900	\$62,200	\$66,500	\$70,800

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#### **TERMS OF ASSISTANCE**

- Household income must be 80% or less to be eligible for assistance
    - 50% or below income qualifies for a GRANT
    - 51% to 80% qualifies for a low-interest LOAN at 3%
  - Repair assistance cannot exceed \$5,000.00
  - The system in greatest need of repair (as determined by the housing inspector) will be addressed
  - Community Development has the right to call loan notes due immediately if;
    - The applicant fails to make monthly payments
    - Applicant sells the property before the loan is paid in full
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#### **DISQUALIFYING EVENTS**

Applicant(s) will receive a letter of ineligibility if any of the following apply:

- Does not meet the income guidelines as set by HUD
- Does not live within the city limits of Gastonia
- Does not own the property, is an heir or is part of a legally binding life estate
- Does not use the property as the primary residence
- Owes outstanding property taxes and has not set up payment arrangements
- The cost to bring the system into compliance exceeds the program's financial capability
- Previously received any program assistance since **September 1997** or later through the following programs:, Emergency Repair, Handicap Accessibility, Health and Safety Repair, Urgent Repair, Water/Sewer Connection or any other CD minor repair program; OR previously received any program assistance since **December 1987** or later through the Elderly Grant Rehabilitation Program, Grant Rehabilitation Program, Elderly Repair Program or any other Community Development Rehabilitation-related program
- Properties that have pending code-enforcement action which requires the repair of multiple systems/items
- Assets exceed \$20,000.00
- Does not have a satisfactory credit history (applies to applicant's in loan status only)

*Note: Applications are provided to homeowners based upon preliminary qualifications. Program acceptance will be subject to a full application being received, and applicant meeting all such program requirements.*

Revised 4/2016