

WATER AND SEWER CONNECTION PROGRAM

Policy

Program Year 2018-2019

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.

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

2019 INCOME GUIDELINES

Median Income	One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
50%	27,650	31,600	35,550	39,500	42,700	45,850	49,000	52,150
80%	44,250	50,600	56,900	63,200	68,300	73,350	78,400	83,450

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
-

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