

WATER AND SEWER CONNECTION PROGRAM

Policy

Program Year 2019-2020

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

2020 INCOME GUIDELINES

Median Income	One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
50%	29,250	31,400	37,600	41,750	45,100	48,450	51,800	55,150
80%	46,800	53,450	60,150	66,800	72,150	77,550	82,850	88,200

**Income limits are effective 7/1/2020 for FY 7/1/2020 to 6/30/2021*

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
- 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 within the last 10 years through the City of Gastonia.
- 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 complete application being received.

Revised 6/2020