



INCOME LIMITS

EFFECTIVE JUNE 01, 2025

Household Size	50% Grant	80% Loan
1	\$39,300	\$62,850
2	\$44,900	\$71,800
3	\$50,500	\$80,800
4	\$56,100	\$89,750
5	\$60,600	\$96,950
6	\$65,100	\$104,150

Call for larger household sizes

CONTACT US

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FOR HOMEOWNERS IN THE CITY
LIMITS OF GASTONIA

REHABILITATION PROGRAM





HOUSING REHABILITATION PROGRAM

The City of Gastonia provides the Housing Rehabilitation Program to low-income individuals and families to assist with home repairs that pose a risk to health and safety.

WHAT CAN WE FIX?

The City will first inspect major operating systems before other requested repairs. Remodeling or cosmetic work are *ineligible*.

Operating systems for repair:

Handicap Accessibility

Roof

Electrical

Plumbing

Heating, Ventilation and Air Conditioning

Floors

Windows and door are only considered in extreme cases and as evaluated by the Construction Specialist.

ELIGIBILITY REQUIREMENTS

- Reside within the city limits of Gastonia
- The home must be in need of repairs that pose a threat to the family's health and safety
- The home must be the principal residence of the property owner
- The total household income must not exceed maximum qualifying income
- Not received assistance through the City of Gastonia within the past 5 to 10 years



GRANT VS. LOAN

GRANT

- **To qualify:**
 - Household income must be at or below 50% of the income limit (based on family size)
- **Grant Repayment:**
 - Lien placed against the property for 10 years
 - Grant repayment is not required unless the applicant sells or refinances the property at any time during the 10-year period. A pro-rated repayment would be required.
- **Grant Satisfaction:**
 - At the end of the 10-year period, the lien will be removed and a certificate of satisfaction provided to the homeowner.

LOAN

- **To Qualify**
 - Household income must be 51-80% of the income limit (based on family size)
- **Loan Terms**
 - Lien placed against the home for 15-year term
 - A 1% fixed interest rate on the loan balance for the 15-year term