

**New Hanover County**  
**Sewer and Water Revolving Loan Program**  
**Community Development Programs and Hurricane Recovery Efforts**

New Hanover County provides loans to eligible low and moderate-income property owners to assist with the costs associated with connections to the County sewer and/or water systems. Loans are provided for the assessment fees, and for the plumbing costs to connect to the County systems. The loans are zero interest and the repayment schedule is for a ten (10) year period.

The County has received nearly \$6,800,000 in Community Development Block Grant (CDBG) Program funds for the unincorporated areas of the County. The primary purpose of these is to assist in promoting viable communities, “by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low and moderate income persons.” CDBG dollars have been used to fund such projects as:

- Housing Rehabilitation
- Replacement Housing
- Sewer Construction
- Water Construction
- Drainage Improvements
- Street Improvements
- Demolition and Clearance
- Economic Development
- Housing Rehabilitation Hurricane Recovery Efforts (Hurricanes Bertha and Fran)

During the aftermath of Hurricane Floyd, the County received more than \$2,800,000 in Hazard Mitigation Grant Program (HMGP) funds to implement a housing buyout program. These funds were used to purchase owner-occupied houses that were identified as receiving substantial damages due to Hurricane Floyd and were located within the 100-year floodplain.

An additional \$570,000 was allocated to assist these homeowners whose houses were purchased under the HMGP buyout to purchase comparable replacement housing. Funds were used for the cost differential between the pre-flood fair market value of the home purchased under the buyout and the additional funds needed to purchase a comparable replacement house.

In 2005, New Hanover County was awarded \$475,100 in Crisis Housing Assistance Funds (CHAF) to assist low-income eligible families whose homes suffered substantial damages as a result of Hurricanes Bonnie and Charlie in 2004. CHAF funds will be used to repair and/or rehabilitate houses and to provide replacement housing.