

FREQUENTLY ASKED QUESTIONS

1. Must all loans have a 5 year term?

Yes.

2. Can I pay more each month to expedite the loan repayment?

Yes.

3. What if I miss a loan payment?

Delinquent accounts will be sent late notices and ultimately sent to a collection agency and/or the NC Debt Setoff Program.

4. What if I sell my property?

Pay the remaining loan balance as soon as possible so the lien is removed prior to closing.

5. Can I use my own plumber to make water line repairs or replacements?

In order to participate in the program, you must use the City approved contractor to complete the work. You may use your own plumber to make repairs, but will not be eligible to participate in the Financial Assistance Program.

6. Do customers receive the loan information monthly separate from their water bill?

Yes.

7. What options do customers have to pay for the loan?

Cash (in person at the Charlotte-Mecklenburg Government Center), check or money order.

8. Does the loan require a lien?

Yes.



PRIVATE WATER LINE REPLACEMENT FINANCIAL ASSISTANCE PROGRAM



CHARLOTTE
WATER
www.CharlotteWater.org

5100 Brookshire Blvd.
Charlotte, NC 21602

Phone: 704-399-2221



CHARLOTTE

Operated by the City of Charlotte

CharlotteWater.org

PRIVATE WATER LINE REPLACEMENT FINANCIAL ASSISTANCE PROGRAM



PURPOSE

Implement and offer an interest-free loan to replace an existing private domestic water line to residential customers who have a verifiable financial need.

OVERVIEW

The customer has to replace their existing domestic water line, which is the line that runs from the meter to the customer's house, due to damaged pipes that need to be repaired. These damaged pipes typically have leaks which adversely impact the customer's water bill. The intent of this program is not to finance minor repairs.

After the customer has identified that they have a damaged pipe, they will contact Charlotte Water Account Services to review financing options, eligibility, and complete the program application, if applicable.

Once the application is approved, Account Services will engage the approved contractor to assess the customer's private water line. The recommended next steps may be to repair or replace the private line. The contractor will directly share recommendations and associated costs with the customer for approval and signature. The contractor will send the customer approved documentation to Account Services for processing.

ELIGIBILITY REQUIREMENTS

The requirements for eligibility are as follows:

Property owners whose household incomes is less than eighty percent of the median income for this area based on income and family size as published in Housing and Urban Development Publications may obtain water replacement lines under this special program.

The private water line to be repaired or replaced must have a water supply which is determined to be malfunctioning by the Charlotte Water approved contractor.

