



HELPING CUSTOMERS CONNECT TO SEWER

After sewer access has been created for a property, Hilton Head PSD helps customers cover their sewer connection costs in several ways.

PSD Long-Term/Low-Interest Loans

All property owners, regardless of income, are eligible to receive a long-term/low-interest loan from the PSD to cover their sewer connection costs. This program is commonly referred to as a “front-foot assessment” program. The property owner pays off the loan in annual assessments, including interest, which appear on their Beaufort County Property tax bill.

- **Typical interest rate of 3 – 6%.** The PSD attaches the interest rate to the sewer connection cost the customer is financing.
- **20-year term.** All loans carry a 20-year term.
- **Collected via Beaufort County property tax bill.** Annual assessment, including interest, appears on the tax bill.
- **Assessment may travel with the property.** Sellers do not have to satisfy outstanding balance of assessment at sale of property. Buyers can assume the assessment if both parties agree at closing.
- **Early payoff allowed.** Customers can pay off the assessment balance at any time.
- **Landlords can connect rental properties.** PSD loans can be used by landlords to pay for the connections of their rental properties.

Project SAFE

Project SAFE (Sewer Access for Everyone) is a charitable fund of the Community Foundation of the Lowcountry. The fund awards full and partial grants to low-to-moderate income property owners for sewer connection based on household income in comparison to the Beaufort County Median Family Income (set by U.S. HUD).

- **Grants apply to all connection-related costs.** Per-owner share of the local main, Sewer Capacity Fee, and plumbing costs to convert from septic to sewer all can be covered by a SAFE grant.
- **Applies to owner-occupied homes only.** Landlords cannot apply to SAFE to connect rental units. SAFE covers residential sewer connection costs only, not commercial.
- **PSD assists customers with application.** The PSD has a staff member dedicated to assisting owners in completing their SAFE application. We work with owners throughout the application process.
- **Foundation makes all grant award decisions.** The Community Foundation of the Lowcountry awards grants based on the applicant’s household income in comparison to the Median Family Income.
- **PSD makes sewer connections upon grant approval.** Once an applicant has been approved for a grant, the PSD makes the sewer connection. Approved applicants never have to wait for funding to become available at SAFE before the connection can be made.