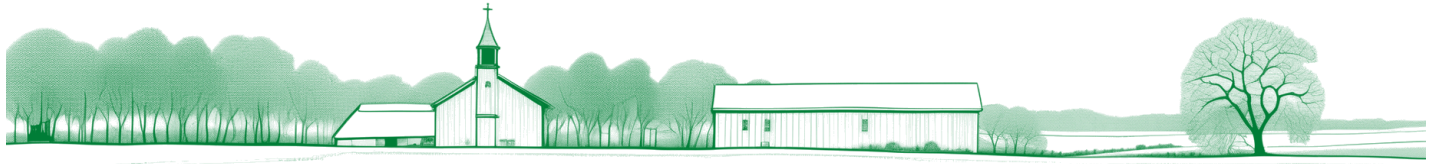


THINKING ABOUT NORTHAMPTON COUNTY?

Northampton County: 10 Questions Buyers Ask

Straight answers to the questions people ask most about buying a home in Northampton County, NC.



The full Northampton County guide. Scan for the neighborhoods, prices, financing and history behind these answers on northamptoncountybuyersbrief.com.

Questions? Call or text Travis at (252) 202-4945.

1. Is Lake Gaston in North Carolina or Virginia?

Both. The North Carolina Gazetteer places the lake along the Halifax-Northampton county line, reaching northwest into Warren County and into Virginia, and Dominion Energy's shoreline rules refer to the lake's five surrounding counties. A Lake Gaston address can be in any of those counties, so check the county on the parcel's tax record; it sets the tax rate and the school district.

Source: cdn-dominionenergy-prd-001.azureedge.net; ncgazetteer.org

2. How big and how deep is Lake Gaston?

Dominion Energy, which runs the Gaston Dam, lists the reservoir at 20,300 acres, 34 miles long and up to 1.3 miles wide, with 350 miles of shoreline at its normal 200-foot pool. It is a man-made lake: the dam, 105 feet tall, began commercial operation in 1963. The North Carolina Gazetteer gives a maximum depth of 97 feet.

Source: dominionenergy.com; ncgazetteer.org

3. What is the Lake Gaston water level?

Dominion Energy posts the expected level for today and the next two days in feet above mean sea level; on October 25, 2026 it showed 199.41 to 199.59 feet, under drought operation. Dominion's procedures put the normal range at 199.0 to 200.0 feet and define 200 feet as the maximum normal water level. During flood-control operation, Dominion says water may cover docks and yards when the lake rises above 200 feet, depending on the property's elevation.

Source: cdn-dominionenergy-prd-001.azureedge.net; dominionenergy.com · as of October 25, 2026 · check: dominionenergy.com

4. Do I need a permit for a dock on Lake Gaston?

Yes. Shoreline docks sit on Dominion Energy's property, and Dominion's rules require an approved Construction and Use License Agreement before you build or change a pier, dock, boathouse, bulkhead or riprap, dredge, or trim vegetation on that land; approval can take up to 45 days. Army Corps of Engineers and county permits may also apply. If the home already has a dock, the agreement has to be transferred to the new owner, so ask for it before closing.

Source: cdn-dominionenergy-prd-001.azureedge.net; dominionenergy.com

5. How far is Lake Gaston from Raleigh and Richmond?

By an OpenStreetMap road-routing estimate from the town of Gaston, near the dam end of the lake, Raleigh is about 92 miles (about 1 hour 45 minutes), Richmond about 84 miles (about 1 hour 40 minutes) and Virginia Beach about 111 miles. The same estimate puts Roanoke Rapids about 4 miles from Gaston and 19 miles from Jackson. Times from a lakefront home depend on where on the shoreline it sits, so map the trip from the exact address.

Source: router.project-osrm.org

6. What is the property tax rate in Northampton County?

Northampton County's rate for 2026-27 is \$0.825 per \$100 of assessed value, unchanged from 2025-26 (reappraised 2023, next scheduled 2031). Outside town limits, the county's fire districts add \$0.035 to \$0.075 per \$100 where they apply (2025-26). For 2025-26, NC DOR lists town rates of \$0.575 in Jackson (combined \$1.40), \$0.55 in Gaston (\$1.375) and \$0.75 in Rich Square (\$1.575); confirm the current rates on the parcel's tax bill before you budget.

Source: ncdor.gov · as of October 25, 2026 · check: ncdor.gov

7. Who provides water in Northampton County?

Northampton County Public Works provides rural and municipal public water and wastewater service, and its office is at 9371 NC 305 Highway in Jackson. Bills can be paid by phone at 888-626-9055, online or at a drop box, and the county posts annual water quality reports. Ask whether a home is on county water or a private well and septic system before you buy.

Source: northamptonnc.com

8. What school district serves Northampton County?

Public schools in the county are run by Northampton County Schools. For test scores, growth and other school data, use the NC Department of Public Instruction's School Report Cards.

Source: ncfvapublicprod.ondemand.sas.com; northampton.k12.nc.us

9. How many people live in Northampton County?

The Census Bureau estimates Northampton County at 16,491 people on July 1, 2025, down from 17,471 at the 2020 Census. The largest towns are small: Gaston is estimated at 959, Rich Square at 835 and Jackson at 410.

Source: tigerweb.geo.census.gov; www2.census.gov · as of July 1, 2025 · check: data.census.gov

10. Can I use a USDA loan or NCHFA help in Northampton County?

USDA's map shows no ineligible area in Northampton County; run the exact address on USDA's property map before relying on it. USDA's Guaranteed limit is \$122,800 in maximum adjusted household income for 1 to 4 people and \$162,100 for 5 to 8 (as of 2026-10-24). NCHFA's NC 1st Home Advantage Down Payment is a fixed \$15,000, a 0% forgivable second mortgage (a loan, not a grant) forgiven 20% a year at the end of years 11-15, for household incomes up to \$117,000 (1 to 2 people) or \$137,000 (3 or more), and in NCHFA's two targeted tracts here (9203.01 and 9204.01, checked on the FFIEC geocoder) its first-time-buyer rule is waived. A licensed mortgage broker can confirm what you qualify for.

Source: eligibility.sc.egov.usda.gov; geomap.ffiec.gov; nchfa.com · as of October 25, 2026 · check: nchfa.com



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More on Northampton County at northamptoncountybuyersbrief.com. Questions while you work through this? Call or text Travis at **(252) 202-4945**, or the office at **(252) 632-8681**.

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