THINKING ABOUT GATES COUNTY?

Gates County: 10 Questions Buyers Ask

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



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

Questions? Call or text Travis at (252) 632-8681.

1. What is the property tax rate in Gates County?

Gates County's tax rate for fiscal year 2026-27 is $0.67 per $100 of assessed value, the same rate as 2025-26. Inside the Town of Gatesville a town tax is added, which NCDOR's latest town table lists at $0.14 for 2025-26; the county Tax Department bills it and can confirm the 2026-27 rate at (252) 357-1360. The county also puts flat fees on the tax bill: a fire protection fee of $40 a year for a home valued below $50,000 or $50 above that, and a $260 yearly solid waste fee. The latest countywide revaluation was 2025 and the next is scheduled for 2033.

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

2. Where is Gates County, and do people commute to Virginia?

Gates County is in northeastern North Carolina on the Virginia line, bordering the City of Suffolk and Southampton County; Gatesville is the county seat, and the 2020 Census counted 10,478 residents. It is an outlying county of the Virginia Beach-Chesapeake-Norfolk metro area, and 51.4% of working residents work outside North Carolina (Census ACS 2020-2024). In the Census Bureau's 2016-2020 commuting flows, Suffolk employed 1,369 Gates County residents, more than the 1,264 who worked in Gates County. The average one-way commute is 41.7 minutes.

Source: census.gov; data.census.gov; gatescountync.gov; www2.census.gov · as of October 25, 2026 · check: data.census.gov

3. How much do homes cost in Gates County?

The Census Bureau's 2020-2024 American Community Survey puts the median value of owner-occupied homes in Gates County at $170,800, plus or minus $11,478. That figure is owners' own estimate of what their home would sell for, across all owned homes, so it is not a record of recent sale prices. For a specific property, recent closed sales nearby are the better guide.

Source: data.census.gov; www2.census.gov · as of October 25, 2026 · check: data.census.gov

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General information, not legal, tax or lending advice. Answers checked against the sources listed on October 25, 2026; confirm anything that matters with the source or a licensed professional.

4. Can I build a house on land I buy in Gates County?

Albemarle Regional Health Services is the environmental health agency for Gates County, and it performs on-site evaluations to decide whether a site can support a septic system. North Carolina law bars building, plumbing and electrical permits for a home until the septic construction authorization is issued, and a private well needs its own construction permit from the health department. The county's FAQ says any structure with a dimension over 12 feet needs a building permit and lists Gates as Wind Zone 1, 120 mph.

Source: arhs-nc.org; gatescountync.gov; ncleg.gov

5. Does Gates County have public water and sewer?

The Gates County Water Department provides water to about 3,700 customers plus the Town of Gatesville, pumped from three deep wells. The base water charge for 2026-27 is $19.00 for the first 1,000 gallons. The county does run sewer service, but its 2026-27 budget projects $34,453 in sewer fees against $2,110,274 in water fees, so ask the Water Department at (252) 506-7103 whether water or sewer reaches a given parcel. For septic questions, the county FAQ points to the Health Department at (252) 357-1380.

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

6. What schools serve Gates County?

Gates County Schools lists four schools: Gatesville Elementary, T S Cooper Elementary, Central Middle School and Gates County Senior High. North Carolina publishes a School Report Card for every public school at the NC DPI School Report Cards site. Read the report cards for the schools that serve the address, and ask the district which schools and bus route that address is assigned to.

Source: coserver.gates.k12.nc.us; ncfvapublicprod.ondemand.sas.com · as of October 25, 2026 · check: ncfvapublicprod.ondemand.sas.com

7. Is there a hospital in Gates County?

No. North Carolina's list of state-licensed hospitals (as of March 5, 2026) has no hospital in Gates County. In neighboring counties it lists ECU Health Roanoke-Chowan Hospital in Ahoskie, ECU Health Chowan Hospital in Edenton and Sentara Albemarle Medical Center in Elizabeth City. The list covers North Carolina-licensed hospitals only, so hospitals across the Virginia line in Suffolk are not on it.

Source: info.ncdhhs.gov; www2.census.gov · as of March 5, 2026 · check: info.ncdhhs.gov

8. What is there to do in Gates County?

Merchants Millpond State Park, at 176 Millpond Road in Gatesville, centers on a 760-acre millpond more than 190 years old, with old-growth cypress and Spanish moss at Lassiter Swamp. The park offers paddling with boat rentals, fishing, picnicking, about 10 miles of hiking trail and 5 miles of biking trail, and tent, trailer, backpacking and paddle-in campsites. American alligators have been seen there, at the northernmost point of their range.

Source: ncparks.gov

9. What is the crime rate in Gates County?

The NC State Bureau of Investigation publishes crime statistics reported by law enforcement agencies, and its Summary Statistics reports can be run for a single county or a single agency. The Gates County Sheriff's Office is the county's chief law enforcement agency and can be reached at (252) 357-0210.

Source: gatescountync.gov; ncsbi.gov

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10. Can I use a USDA loan or NCHFA down payment help here?

USDA's map shows no ineligible area in Gates County, but each address still has to be run on USDA's property map. USDA Guaranteed income limits for Gates County are $122,800 for 1 to 4 people and $162,100 for 5 to 8 (maximum adjusted household income, as of October 24, 2026). 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, with Gates County income limits of $117,000 (1 to 2 people) and $137,000 (3 or more), a $525,000 price limit, and no targeted census tracts in the county; it cannot be combined with NCHFA's up to 3% assistance. A licensed mortgage broker can confirm whether a specific buyer and home qualify.

Source: eligibility.sc.egov.usda.gov; nchfa.com · as of October 24, 2026 · check: eligibility.sc.egov.usda.gov

More on Gates County at **gatescountybuyersbrief.com**. Questions while you work through this? Call or text Travis at **(252) 632-8681**.

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