

Water/Sewer Program

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About

Knox County has a loan program that offers zero percent interest to residents wanting to access existing water and/or sewer service. The loan program is designed to assist eligible low- to moderate-income homeowners with the cost of connecting to the public water and/or sewer system; and replacing septic tanks and drainfields. The program provides 100% financing and requires no monthly payment as long as the homeowner resides in the house/mobile home for five years.

What Type of Repairs are Available?

- Water / Sewer connection
- Septic tank and drainfield repair

How Can I Qualify for the Water/Sewer Program?

- Be a resident of Knox County, outside the City of Knoxville;
- Property value must be \$100,000 or less;
- Have an annual household at or below the following:

Household Size	Income Limit
1 person	\$29,100
2 person	\$33,300
3 person	\$37,450
4 person	\$41,600
5 person	\$44,950
6 person	\$48,250
7 person	\$51,600
8 person	\$54,900

How Much Financial Assistance is Available?

A maximum of \$6,000 (\$7,000 for force main sewer connections) is available per eligible household. If the cost exceeds \$6,000 the homeowner has the option of paying the difference by check or money order to the Knox County Trustee at the time the loan is closed. The additional funds will be held in escrow until needed to pay the contractor.

How Much Will I Have to Pay?

The loan received from Knox County is a 5-year, interest-free forgivable loan. The loan is forgiven over a five year period at 20% annually, with the balance forgiven at the end of the fifth year. The full loan balance repayment is required if the assisted household transfers the property; or the property owner becomes delinquent on their Knox County property taxes within 5 years of receiving the loan.

How Do I Apply?**Call 215-3980**

Knox County Community Development staff will work with you to determine if you meet our eligibility requirements.

Please have the following information available:

- Family income
- Home ownership (deed)
- Proof of property tax payment
- Homeowner's insurance policy