

UTILITIES ON RAW LAND

A modern Tennessee guide to checking electric, water, septic, wells, internet, gas and utility access before you buy.

“Utilities at the road” does not mean utilities are ready to use.

THE BIG IDEA

Distance, easements, tap fees, transformer upgrades, trenching, well depth, septic approval and provider rules can turn a seemingly simple connection into a major project.

Prepared for: Jasmine Hunt

Tennessee real estate | Land • Homes • Property

EDUCATIONAL GUIDE

Utility availability and costs are property-specific and provider-specific. This guide is general education and does not replace written confirmation or estimates from utility providers, TDEC, local permitting offices, licensed contractors, surveyors or other qualified professionals.

WHAT COUNTS AS “UTILITIES”?

On raw land, utilities usually means more than just power and water. A buyer should think through every service needed to make the property usable for the intended home, shop, farm, business or future development.

ELECTRIC	Who serves the property? How far is the nearest usable service point? Will new poles, underground trenching, a transformer or line extension be required?
WATER	Is public water truly available to this parcel? Is there a tap or meter available? If not, can a private well be drilled?
SEWER / SEPTIC	Is public sewer available and connectable, or will the property need an approved septic system?
INTERNET	What providers actually service the address or parcel? Rural broadband availability can vary from one road to the next.
GAS	Is natural gas available, or will propane be the practical option?
PHONE / CELL	Cell coverage can matter for remote work, security systems and emergency communication.

THE PHRASE TO WATCH

If a listing says “utilities available,” ask: **Which utilities? Which provider? Where exactly are they located? Is capacity available? What does it cost to connect to my planned homesite?**

Availability and affordability are two different questions.

CHECKING ELECTRIC SERVICE

A power line near the property is a good sign, but it is not a quote. The serving electric utility should evaluate the proposed homesite and tell you what is required to establish service.

- ✓ **Identify the serving utility:** Ask who provides electric service to the parcel - utility territories matter.
- ✓ **Locate the proposed meter/home site:** The cost can change significantly depending on how far the build site sits from existing infrastructure.
- ✓ **Ask about line-extension policy:** New poles, underground cable, trenching, road bores or transformer upgrades may be needed.
- ✓ **Confirm easement needs:** If the most practical utility route crosses another parcel, a legal utility easement may be necessary.
- ✓ **Ask who pays for site work:** Some utilities provide certain equipment while the owner is responsible for trenching, conduit, clearing or other work.
- ✓ **Plan for construction power:** Ask what is required for temporary service during a build.
- ✓ **Get an estimate:** For a remote homesite or large acreage tract, a site visit and written estimate are far more useful than guessing from the nearest pole.

DON'T MOVE DIRT FIRST

Tennessee requires applicable permits and inspections for residential construction, including electrical work. Before trenching or excavation, coordinate with the utility and use the required underground-utility notification process.

PUBLIC WATER VS. PRIVATE WELL

Raw land may be served by a public or utility water system, or it may depend on a private well. Both options require more investigation than simply seeing a water line or neighboring well nearby.

If public water is nearby

- ✓ Confirm that the water provider serves **this specific parcel**.
- ✓ Ask whether a tap or meter is currently available.
- ✓ Ask about tap fees, meter fees and any capacity or connection charges.
- ✓ Find out how far the water main is from the proposed meter and homesite.
- ✓ Ask whether an extension, road bore, easement or larger line is needed.
- ✓ If development or multiple lots are planned, ask whether the system can support the added demand.

If a private well is needed

- ✓ Research neighboring well depths and local geology as background information - but do not treat a neighbor's well as a guarantee.
- ✓ Talk with a licensed well driller about likely depth, drilling cost and site access.
- ✓ Plan for the well location in relation to the septic system, property lines and proposed structures.
- ✓ Budget for the pump, pressure tank, electrical service, trenching and possible water treatment - not just drilling.
- ✓ Test the water after the well is completed. Tennessee states that private-water supplies are not subject to state sampling and analysis requirements, so the owner is responsible for monitoring water quality.

A WELL IS NOT JUST A HOLE IN THE GROUND

The final cost can include drilling by the foot, casing, pump, electrical work, pressure equipment, trenching to the house and water treatment. Depth and yield are site-specific.

SEWER + SEPTIC ARE UTILITIES TOO

A raw-land buyer should verify how wastewater will be handled before assuming the property is buildable. A parcel can have power and water and still have a major septic or sewer obstacle.

If public sewer is nearby

- ✓ Confirm the sewer utility actually allows connection from the parcel.
- ✓ Ask about tap/connection fees and whether capacity is available.
- ✓ Determine whether gravity sewer works or whether pumping may be required.
- ✓ Ask whether the owner must extend the main or cross another property.
- ✓ Confirm any utility easements needed for the connection.

If septic is required

- ✓ Determine whether there is an existing septic approval or permit.
- ✓ If there is no approval, evaluate soil and site suitability early.
- ✓ Make sure the planned house pad, driveway, shop, pool or grading will not interfere with the septic area.
- ✓ Understand the approved bedroom capacity and whether the system is conventional or alternative.
- ✓ Do not begin building-pad or dirt work that could disturb the septic area before the required approval.

TENNESSEE NOTE

TDEC's current septic guidance states that a septic system permit should be obtained before dirt work or construction of a building begins. TDEC also requires subdivision evaluation in certain land divisions where septic will be used.

CAN THE UTILITIES LEGALLY GET THERE?

The shortest route to a home site is not always on your property. Utility access can depend on recorded easements, public rights-of-way and the utility provider's construction standards.

- ✓ **Review the survey and title work:** Look for existing utility easements, pipeline easements and rights-of-way.
- ✓ **Do not assume a shared driveway is a utility easement:** The recorded document needs to give the rights actually required.
- ✓ **Ask where the utility wants its easement:** Provider standards may dictate width, route, clearing and access.
- ✓ **Look at terrain:** Creeks, steep slopes, rock, wetlands and long distances can make utility installation more complicated.
- ✓ **Think ahead:** A poorly placed utility corridor can interfere with a future home, barn, shop, driveway or subdivision layout.
- ✓ **Call before digging:** Existing underground facilities need to be located before excavation.

UTILITY EASEMENT ≠ OWNERSHIP

An easement generally gives another party a legal right to use a defined portion of property for a stated purpose. Before buying, understand where easements are located and what rights they give the utility or neighboring property.

THE RAW-LAND UTILITY CHECKLIST

- ✓ Who serves electric, water, sewer, internet and gas in this area?
- ✓ Has each provider confirmed service to this exact parcel?
- ✓ Where is the nearest usable connection point - not just the nearest visible line?
- ✓ What tap, meter, connection or capacity fees apply?
- ✓ Will I need new poles, transformer work, trenching, conduit or a road bore?
- ✓ Will any utility extension cross another owner's property?
- ✓ Do I have the easements needed to install and maintain those utilities?
- ✓ If there is no public water, have I budgeted for a well and its full system cost?
- ✓ If there is no public sewer, is the property suitable and approved for septic?
- ✓ What is the internet situation at the actual building site?
- ✓ Will the driveway or road need to be built before utility crews can access the site?
- ✓ Are there creeks, wetlands, rock or steep slopes between utilities and the homesite?
- ✓ Have I asked for written estimates on any potentially expensive utility extension?
- ✓ Does my purchase contract give me enough due-diligence time to verify all of this?

BOTTOM LINE

On raw land, the cheapest-looking tract is not always the cheapest tract to build on. A longer driveway, remote homesite, well, alternative septic system or major utility extension can change the budget quickly. Verify the infrastructure before you fall in love with the acreage.

OFFICIAL RESOURCES USED

Tennessee Department of Environment & Conservation (TDEC)

Private-well information and septic-system permitting guidance.
tn.gov/environment

Tennessee Department of Commerce & Insurance

Residential and electrical permit information.
tn.gov/commerce

Tennessee Public Utility Commission

Underground Utility Damage Prevention Act information for excavation and utility locating.
tn.gov/tpuc

U.S. Environmental Protection Agency

Private well and septic-system education.