

BUYING LAND WITH CONFIDENCE

A modern, plain-English guide to due diligence, septic feasibility, perc tests, access, utilities and the questions that matter before you close.

Pretty acreage is only part of the story.

THE BIG IDEA

Before you buy, make sure the property can actually support the home, driveway, utilities and septic system you have in mind.

Prepared for: Jasmine Hunt

Tennessee real estate | Land • Homes • Property

EDUCATIONAL GUIDE

This guide is for general education and does not replace advice from TDEC, a licensed soil consultant, surveyor, engineer, attorney, lender, utility provider or other qualified professional.

WHAT IS A “PERC TEST”?

“Perc” is short for **percolation**. In simple terms, it relates to how well soil can accept and absorb wastewater from a septic system. When land is not served by public sewer, septic feasibility can determine whether - and sometimes where - a home can be built.

A COMMON MISUNDERSTANDING

People often say a property “perks” as shorthand for “the site appears suitable for septic.” In Tennessee, however, the process may involve a professional soil map and/or a TDEC site evaluation rather than relying only on a traditional hole-and-water percolation test. The required path depends on the site and proposed system.

What is being evaluated?

- ✓ **Soil type and structure:** whether the soil can properly treat and disperse wastewater.
- ✓ **Depth and limiting features:** such as rock, restrictive layers, seasonal water conditions or other site limitations.
- ✓ **Usable area:** enough suitable space for the proposed drainfield and required reserve/replacement area.
- ✓ **Topography and layout:** slopes, proposed house location, driveway, wells, property lines and other constraints can affect system placement.
- ✓ **Bedroom count:** septic sizing is generally tied to design flow, commonly influenced by the number of bedrooms - not simply the number of bathrooms.

WHY THIS MATTERS BEFORE YOU BUY

A beautiful tract can still have limited septic options. A site may support a conventional system, require a more specialized/alternative design, support fewer bedrooms than you want, or have no currently approved area for the plan you envisioned. Make septic feasibility part of the purchase decision - not an afterthought.

SEPTIC + SOIL: A SMART ORDER OF OPERATIONS

For Tennessee property, TDEC regulates subsurface sewage disposal systems. The exact steps vary by parcel, but this sequence is a practical way to think through the process before committing to a build plan.

- 01 Confirm sewer availability**
Do not assume a rural-looking property needs septic. Verify whether public sewer is available, whether connection is possible, and what tap/extension costs may apply.

- 02 Review existing records**
If the property has an existing septic system or prior approval, look for permits, inspection letters, bedroom capacity and any recorded repair or replacement information.

- 03 Identify the proposed homesite**
Where you want the house, driveway, shop, pool or barn matters. Septic area needs to work with the overall site plan.

- 04 Get qualified soil/site evaluation**
Depending on the situation, a Tennessee-approved soil consultant may prepare the required soil mapping, and TDEC may conduct or review the site evaluation for the septic permit process.

- 05 Understand the system + capacity**
Ask what type of system is feasible, how many bedrooms it is designed for, where the primary and reserve areas are located, and whether special design or maintenance is expected.

- 06 Use a land-specific contingency**
When septic suitability is essential to your purchase, discuss an appropriate due-diligence or inspection contingency with your real estate professional and closing/ legal professionals.

Tennessee note: TDEC's current guidance says a TDEC Environmental Scientist conducts a site evaluation to determine the type of septic system required for a property. TDEC also provides online applications for septic-related services and maintains a list of approved soil consultants.

THE LAND CHECKLIST

Septic is important, but it is only one piece of land due diligence. Before you close, work through the property from the ground up.

ACCESS + ROAD

Is there legal, recorded access?
Public road frontage?
Shared/private road maintenance? Driveway permit or sight-distance concerns?

SURVEY + BOUNDARIES

Know where the lines actually are. Review acreage, encroachments, easements, rights-of-way and whether a new survey is needed.

UTILITIES

Verify electric, water, gas, internet and sewer/septic options. "Available nearby" does not always mean inexpensive to connect.

FLOOD + DRAINAGE

Review mapped flood zones, drainage patterns, creeks, low areas and how the property behaves after heavy rain.

ZONING + RESTRICTIONS

Confirm intended use with the local jurisdiction. Also review deed restrictions, subdivision restrictions, HOA rules and minimum home requirements.

TOPOGRAPHY + BUILDABILITY

Slope, rock, clearing, retaining walls, driveway length and site work can change the real cost of building.

WATER + WELLS

If public water is unavailable, research well feasibility, existing wells, setbacks and testing requirements.

TITLE + EASEMENTS

Review the title commitment and recorded documents for easements, utility corridors, access rights, leases or other exceptions that affect use.

BEST PRACTICE

Never rely on "the neighbor did it," "the seller said it perks," or "utilities are at the road" as your only verification. Land is highly site-specific. Get the documents, professionals and written confirmations that match your intended use.

QUESTIONS WORTH ASKING

Use these as a starting point with your agent, soil consultant, TDEC, surveyor, lender and local planning/utility offices.

- ✓ Is public sewer available, or will this property require a septic system?
- ✓ Are there existing septic permits, soil maps, inspection letters or prior approvals?
- ✓ What bedroom capacity has been approved or appears feasible?
- ✓ Where are the primary septic area and reserve/replacement area?
- ✓ Would my preferred home, driveway, shop, pool or barn interfere with the septic area?
- ✓ Is a conventional system feasible, or could an alternative/specialized system be required?
- ✓ Is there legal and practical access to the property?
- ✓ Are utilities actually connectable, and have I checked extension/tap costs?
- ✓ Are there deed restrictions, easements, flood issues or zoning limitations that affect my plans?
- ✓ Does my contract give me enough time and protection to complete the due diligence that matters to me?

BOTTOM LINE

Do not buy land based only on what it looks like today. Buy it based on what you can verify you are allowed - and realistically able - to do with it tomorrow.

OFFICIAL RESOURCES USED FOR THIS GUIDE

Tennessee Department of Environment & Conservation (TDEC)

Subsurface Sewage Disposal System (SSDS) permits, online septic services, FAQs and approved soil consultant resources.
tn.gov/environment

U.S. Environmental Protection Agency (EPA)

General education on how septic systems work and common system types.
epa.gov/septic

Current as of August 2026. Requirements can vary by property and can change. Always confirm the current process for the specific parcel with the appropriate authority or licensed professional.