



Utility Transfer Guide

*Your room-by-room checklist for a smooth, stress-free move
in Southern Middle Tennessee*

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Faith Nance, REALTOR® — FN Home Group

Brokered by Epique Realty • Tennessee License #372654 • July 2026 Edition



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IN THIS GUIDE

Table of Contents

01 Getting Started: Your Utility Transfer Timeline

02 Electric

03 Water & Sewer

04 Gas

05 Internet & Cable

06 Trash & Recycling

07 USPS Mail Forwarding / Address Change

08 Driver's License & Vehicle Registration Address Update

09 Homeowners/Renters Insurance

10 Subscriptions & Recurring Services

11 Emergency Contacts to Update

12 Master Utility Transfer Checklist

Frequently Asked Questions

Master Utility Transfer Checklist

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Edition
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1 Getting Started: Your Utility Transfer Timeline

Moving day has a way of sneaking up on you. Getting your utilities lined up early means you won't be showering in the dark or waiting on hold the morning of your move.

As soon as you have a closing date or move-in date, start working through your utility list. Most providers can schedule a start or stop date in advance, so there's no reason to wait until the last minute. A good rule of thumb is to begin two to three weeks out, with a final push the week of your move.

General Timeline at a Glance

- ☐ 2-3 weeks before move: Research providers for your new address and start service applications
- ☐ 1-2 weeks before move: Schedule disconnect dates for your current home and confirm connect dates for the new one
- ☐ 3-5 days before move: Confirm all appointments and note any required account numbers or ID needs
- ☐ Moving day: Take final meter readings and photos at your old home; do a walkthrough at your new one
- ☐ First week after: Verify all services are active and billing correctly under your name

Faith's Tip

Ask your new home's utility providers whether they require a security deposit for new customers. Some do, especially if you don't have an existing account history with them, so it's worth budgeting for this ahead of time.

Did You Know?

Because Faith serves buyers and sellers across several counties in Southern Middle Tennessee, utility providers can vary significantly from one neighborhood to the next, even within the same town. Always look up the specific provider that serves your new address rather than assuming it matches your old one.

2 Electric

Electric service is one of the first things you'll want locked in, since most other systems (well pumps, HVAC, security systems) depend on it.

In many parts of Middle Tennessee, electric service is provided by a local electric cooperative or municipal utility rather than a single statewide company. Search your new address along with terms like "electric cooperative" or "electric utility" to identify the correct provider, or ask your title company or real estate agent if they have local provider information for the area.

Electric Checklist

- ☐ Identify the electric provider serving your new address
- ☐ Apply for new service and schedule a connect date for move-in day (or the day before)
- ☐ Schedule disconnect service at your current home for the day after you move out
- ☐ Have a photo ID and proof of ownership or lease ready for account setup
- ☐ Ask about deposit requirements, paperless billing, and average monthly usage for the home
- ☐ Take a photo of the meter reading on your move-out and move-in dates

Faith's Tip

Ask the seller or your agent whether the home has any electric quirks worth knowing, like a well pump, propane backup heat, or a detached shop with a separate meter. It can affect which provider you need to contact and how many accounts to set up.

3 Water & Sewer

Water and sewer service is usually handled by a city, county, or rural utility district, and requirements can differ if the home is on a well or septic system.

If your new home is on public water and sewer, you'll typically set up service directly with the city, county, or utility district that serves that area. If the property has a private well and/or septic system instead, there's no monthly water bill to transfer, but it's still smart to ask about the well pump's condition and when the septic tank was last serviced.

Water & Sewer Checklist

- ☐ Confirm whether your new home is on public water/sewer or a private well/septic system
- ☐ If public: identify the water/sewer provider and apply for service before move-in
- ☐ If well/septic: ask the seller for well pump age and septic pumping/inspection history
- ☐ Schedule final water reading and account closure at your current address
- ☐ Ask about deposit amounts and typical monthly usage for the new property
- ☐ Locate the main water shutoff valve at your new home during your first visit

Did You Know?

Well and septic systems generally require no monthly utility bill, but they do require periodic maintenance. Many buyers request a well flow test or septic inspection during the home inspection period rather than waiting until after closing.

4 Gas

Not every home uses natural or propane gas, so this step depends on how your new property is set up.

If your new home is connected to natural gas lines, you'll set up service with the local natural gas provider. If it uses propane instead, which is common in more rural parts of the region, you'll need to contact a propane supplier directly, and you'll want to ask whether the tank is owned or leased, since that affects who you're allowed to buy fuel from.

Gas Checklist

- ☐ Determine whether your new home uses natural gas, propane, or no gas service at all
- ☐ If natural gas: identify the local provider and schedule connect/disconnect dates
- ☐ If propane: contact a supplier and confirm whether the tank is owned by the seller or leased from a company
- ☐ Ask about a required inspection or pilot light relight appointment before service turns on
- ☐ Note the location of the gas shutoff valve at your new home
- ☐ Confirm your final gas bill and meter reading at your old address

Faith's Tip

If a home has been vacant for a while, some gas providers require a technician to physically turn the gas back on and check for leaks rather than doing it remotely. Build a little extra lead time into your schedule for this step.

5 Internet & Cable

Availability varies a lot by neighborhood in this part of Tennessee, from fiber in town to satellite or fixed wireless out in the county.

Before you assume your current provider serves your new address, search your new address directly on a couple of provider websites to confirm coverage and available speeds. In more rural areas, you may be choosing between satellite internet, fixed wireless, or a local cooperative's broadband service rather than a traditional cable company.

Internet & Cable Checklist

- ☐ Search your new address to confirm which internet/cable providers actually serve it
- ☐ Compare speeds, contract terms, and equipment (router/modem) rental fees
- ☐ Schedule installation for as close to move-in day as possible
- ☐ Ask whether you can self-install or if a technician visit is required
- ☐ Cancel or transfer service at your old address and confirm the final billing date
- ☐ Return any leased equipment (modem, router, cable boxes) to avoid unreturned-equipment fees

Faith's Tip

If you work from home or your household relies heavily on internet access, ask about installation lead times as soon as you go under contract. In some rural areas, scheduling a technician can take longer than in town, and you don't want to be without Wi-Fi for your first week.

6 Trash & Recycling

Trash pickup arrangements vary widely between city services, county programs, and private haulers in this region.

Some areas include trash service through city or county government, while others require you to contract directly with a private waste hauler, and some rural properties use a drop-off convenience center instead

of curbside pickup. Recycling availability also varies, so don't assume it's included automatically.

Trash & Recycling Checklist

- ☐ Determine whether trash service is included through the city/county or requires a private hauler
- ☐ If a private hauler is needed, compare a couple of local companies for pricing and pickup days
- ☐ Ask about bin/cart delivery timing so you have one ready for your first week
- ☐ Confirm whether recycling pickup or a drop-off center is available in your new area
- ☐ Cancel service at your old address and arrange for final bin pickup or return

Did You Know?

In some rural parts of Southern Middle Tennessee, residents haul their own trash to a county convenience center rather than having curbside pickup. It's worth asking about this before move-in so you're not caught off guard.

7 USPS Mail Forwarding / Address Change

Redirecting your mail is one of the easiest steps to handle, but it's also one of the easiest to forget until a bill goes to the wrong house.

You can submit a change of address with the United States Postal Service online or in person at your local post office. Mail forwarding is temporary, so treat it as a safety net while you update your address directly with the businesses and organizations that matter most.

Mail Forwarding Checklist

- ☐ Submit a USPS change of address online or at your local post office
- ☐ Choose a start date that lines up with your move so mail isn't missed or delayed
- ☐ Update your address directly with your bank, credit cards, and employer
- ☐ Update your address on your driver's license, vehicle registration, and voter registration
- ☐ Notify subscription services, magazines, and any clubs or memberships that mail items to you
- ☐ Double-check forwarding worked by monitoring your old address's mailbox for a few weeks

Faith's Tip

Mail forwarding through USPS typically only lasts a limited time, so don't rely on it as your only address update. Use it as backup coverage while you work through the rest of this checklist.

8 Driver's License & Vehicle Registration Address Update

Tennessee requires residents to keep their address current with the state, and this is easy to overlook once the boxes are unpacked.

After you move, plan to update your address on your driver's license and vehicle registration through your local county clerk's office or the Tennessee Department of Safety and Homeland Security. Requirements and deadlines can change, so check current guidance for exact steps and any required documentation.

License & Registration Checklist

- ☐ Gather proof of your new address (such as a signed lease, closing documents, or a utility bill)
- ☐ Update your driver's license address through the appropriate state office
- ☐ Update vehicle registration and license plate address through your county clerk
- ☐ Update your address with your auto insurance provider so it matches your registration
- ☐ Update voter registration to reflect your new address

9 Homeowners/Renters Insurance

Insurance is one utility-adjacent item you genuinely cannot afford to leave until later, especially if you have a mortgage.

If you're purchasing a home, your lender will typically require proof of homeowners insurance before closing. If you're renting, ask your new landlord whether renters insurance is required and by when. Either way, plan to have a policy in place before you move any belongings in.

Insurance Checklist

- ☐ Get insurance quotes early so there are no surprises at closing
- ☐ Confirm your policy's effective date lines up with your closing or move-in date
- ☐ Ask about coverage for detached structures, wells, septic systems, or outbuildings if applicable
- ☐ Provide proof of insurance to your lender or landlord as required
- ☐ Cancel or transfer your old policy and confirm your final refund or billing

Faith's Tip

This is general guidance only, not insurance or financial advice. Talk with a licensed insurance agent about the coverage that's right for your specific home and situation, including whether you need separate coverage for flood, well equipment, or outbuildings.

10 Subscriptions & Recurring Services

It's easy to remember the big utilities and forget the smaller recurring charges quietly tied to your old address.

Take a few minutes to think through everything billed monthly or delivered to your door. These are easy to overlook, but leaving them unchanged can mean paying for services you can no longer use or having packages sent to the wrong house.

Subscriptions & Recurring Services Checklist

- ☐ Streaming and entertainment services (update billing address if required)
- ☐ Meal kit and grocery delivery subscriptions
- ☐ Gym memberships or fitness studio accounts
- ☐ Newspaper and magazine subscriptions
- ☐ Pet food, medication, or supply subscriptions
- ☐ Home security or smart home monitoring services tied to your old address

Did You Know?

Many recurring subscriptions renew automatically and use your billing address for fraud checks. Forgetting to update it can occasionally cause a payment to be declined at the worst possible time, so it's worth a quick pass through your bank or credit card statement to catch anything you missed.

11 Emergency Contacts to Update

Beyond bills and subscriptions, a handful of important people and institutions need your new address and contact information too.

This step often gets pushed to the bottom of the list simply because it doesn't come with a bill, but keeping these contacts current matters for your family's records, your kids' schooling, and your day-to-day banking.

Contacts to Update

- ☐ Primary care doctor, dentist, and any specialists
- ☐ Children's school or daycare, including enrollment and transfer paperwork if changing districts
- ☐ Employer HR department (for tax forms, direct deposit, and emergency contact records)
- ☐ Bank, credit union, and credit card companies
- ☐ Veterinarian and pet microchip registry, if applicable
- ☐ Any friends or family listed as your emergency contact elsewhere

Faith's Tip

If you're moving to a new school zone, check with the new district about enrollment timelines as early as possible. Some paperwork and records requests can take a couple of weeks to process.

12 Master Utility Transfer Checklist

Here's everything from this guide in one consolidated, printable checklist, organized by when you'll tackle it.

Before You Move

- ☐ Identify electric, water/sewer, and gas providers for your new address and apply for service
- ☐ Confirm internet/cable availability at your new address and schedule installation
- ☐ Research trash and recycling options for your new area
- ☐ Get homeowners or renters insurance quotes and set your policy's effective date
- ☐ Submit your USPS change of address
- ☐ Schedule disconnect dates for all utilities at your current address

Moving Day

- ☐ Take photos of meter readings (electric, water, gas) at your old address before leaving
- ☐ Do a walkthrough of your new home to confirm all utilities are active
- ☐ Locate the water shutoff, gas shutoff, and electric panel at your new home
- ☐ Keep a folder with all your new provider account numbers and confirmation emails handy

After You Move

- ☐ Update your driver's license and vehicle registration address
- ☐ Update your voter registration
- ☐ Update your address with your bank, credit cards, and employer
- ☐ Update subscriptions, streaming services, and recurring deliveries
- ☐ Notify your doctor's office, dentist, and children's school of your new address
- ☐ Update your address with your veterinarian and pet registries, if applicable
- ☐ Confirm final bills from your old address are paid and closed out
- ☐ Watch your mail and bank statements for a couple of months to catch anything you missed
- ☐ Update your emergency contact information wherever it's on file
- ☐ File this checklist away in case you move again

Frequently Asked Questions

Q. How far in advance should I start setting up utilities at my new home?

Two to three weeks before your move is a comfortable window for most providers. Some rural areas or propane suppliers may need more lead time, so it doesn't hurt to start even earlier if you have a firm closing date.

Q. How do I find out which company provides electric, water, or gas service to a specific address?

Coverage areas vary block by block in parts of Southern Middle Tennessee, especially between city and county lines. Search your specific address online, check with the local city or county government office, or ask your real estate agent or title company if they have provider information for that area.

Q. What if my new home is on a well and septic system instead of city water?

You won't have a monthly water bill to set up, but you'll want to ask the seller about the well pump's age and condition and when the septic tank was last inspected or pumped. This guide doesn't provide inspection or maintenance advice, so consult a qualified local professional for specifics.

Q. Do I need to be present for utility installation or connection appointments?

It depends on the provider and type of service. Some connections (like electric meters) can be handled remotely, while others (like internet installation or a gas relight) may require someone over 18 to be home. Confirm this when you schedule each appointment.

Q. What's the best way to make sure I haven't forgotten anything?

Work through the Master Utility Transfer Checklist in this guide section by section, and keep a simple folder (physical or digital) with confirmation emails and account numbers for every provider you contact. It becomes your one-stop reference if anything needs to be corrected later.

Master Utility Transfer Checklist

- ☐ Identify the electric provider for your new address and schedule connect/disconnect dates
- ☐ Confirm whether your new home is on public water/sewer or well/septic and act accordingly
- ☐ Determine if your new home uses natural gas, propane, or no gas, and set up service
- ☐ Confirm internet/cable coverage at your new address and schedule installation
- ☐ Set up trash and recycling service or confirm your county's drop-off arrangement
- ☐ Get homeowners or renters insurance quotes and align the policy start date with your move
- ☐ Submit your USPS change of address online or at the post office
- ☐ Take meter reading photos at your old home before you leave
- ☐ Do a walkthrough at your new home and confirm all utilities are active
- ☐ Locate the water shutoff, gas shutoff, and electric panel at your new home
- ☐ Update your driver's license address
- ☐ Update your vehicle registration and license plate address
- ☐ Update your voter registration
- ☐ Update your address with your bank, credit union, and credit card companies
- ☐ Update your employer's HR records
- ☐ Cancel or transfer streaming, meal kit, gym, and other subscriptions
- ☐ Notify your doctor, dentist, and any specialists of your new address
- ☐ Notify your children's school or daycare and complete any transfer paperwork

☐ Update your veterinarian and pet registry information, if applicable

☐ Confirm final bills from your old address are paid and all accounts are closed

☐ Monitor mail and bank statements for a couple of months to catch anything missed

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Moving Planner

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