THE MIDDLE TENNESSEE

BUYER'S GUIDE

A smarter way to buy, relocate and create home.

NASHVILLE • FRANKLIN • BRENTWOOD • MURFREESBORO • AND BEYOND

BUY. SELL. DESIGN. BUILD.

homecompaniesrealestate.com

WELCOME HOME

Moving to Middle Tennessee?

You are not simply choosing a house. You are choosing a community, a commute, a lifestyle and an investment. Middle Tennessee offers everything from walkable Nashville neighborhoods and established luxury communities to acreage, new construction and growing suburban corridors.

At Home Companies, we help buyers look beyond the listing photos. We consider location, value, layout, condition, renovation potential, construction, design and resale - so you can make a confident decision about both the home you are buying today and what it can become tomorrow.

WHY BUYERS ARE LOOKING HERE

Strong regional growth, a broad employment base, access to BNA, no Tennessee state income tax on earned income, and a wide range of communities within the Nashville orbit.

OUR DIFFERENCE

Real estate + design + construction insight in one team. We can help you evaluate a property, purchase it, plan improvements, renovate, furnish and make it feel like home.

A few current growth markers

Rutherford County reached an estimated 386,352 residents in 2025, up 13.1% from its 2020 estimate base. Williamson County reached 272,061, up 9.8%, while Davidson County reached 745,904, up 4.2%. BNA welcomed a record 26.7 million passengers in FY2026 and reported 115 nonstop destinations in June 2026.

Sources: U.S. Census Bureau Vintage 2025 QuickFacts; Metropolitan Nashville Airport Authority FY2026 report. Statistics change over time and are provided as regional context, not a forecast of property values.

Middle Tennessee at a Glance

There is no single “best” place to live here. The right fit depends on how you want to spend your days. Use this as a starting point, then let us narrow the search by commute, budget, property type and lifestyle.

NASHVILLE / DAVIDSON COUNTY | *Urban energy + established neighborhoods*

Best for buyers who want proximity to downtown, dining, entertainment, universities, major medical centers and distinctive neighborhood character. Housing ranges from historic homes and infill construction to condos, luxury estates and short-term-rental eligible properties where permitted.

FRANKLIN / WILLIAMSON COUNTY | *Historic charm + polished suburban living*

Known for its historic downtown, master-planned communities, established neighborhoods, luxury homes and convenient access to the I-65 corridor. Often a fit for buyers prioritizing community amenities, newer construction and proximity to major corporate centers south of Nashville.

BRENTWOOD | *Estate living + central access*

A highly sought-after location between Nashville and Franklin, with larger homesites, established luxury neighborhoods and quick access to both downtown Nashville and Williamson County employment centers.

MURFREESBORO / RUTHERFORD COUNTY | *Growth + space + value*

One of the region’s major growth areas, offering established neighborhoods, gated communities, new construction, larger homes and access to I-24 and the 840 corridor. Middle Tennessee State University adds a major educational and employment anchor.

SMYRNA / LA VERGNE | *Convenience + regional access*

Positioned between Nashville and Murfreesboro with access to I-24, employment centers and Percy Priest Lake. Buyers often find a mix of established housing and newer communities.

LEBANON / MT. JULIET / WILSON COUNTY | *East-side growth + lake lifestyle*

Popular with buyers who want suburban communities, newer construction, access to Old Hickory Lake and connectivity to Nashville via I-40.

SPRING HILL / THOMPSON’S STATION | *Newer communities + south-corridor growth*

A strong option for buyers looking south of Franklin for newer neighborhoods, community amenities and access to Williamson and Maury County growth corridors.

THE ROADMAP

Your Buying Process

01

Strategy first

We start with your timing, budget, preferred areas, lifestyle, must-haves and deal breakers. If you are relocating, we can build an efficient tour around the communities that actually fit.

02

Financing + proof of funds

Connect with a lender early. A strong pre-approval clarifies your buying power and allows us to move quickly when the right property appears.

03

Neighborhood + property search

We evaluate more than bedrooms and baths: commute, lot, orientation, HOA, taxes, condition, future projects, resale considerations and renovation potential.

04

Tour with a critical eye

We look at flow, construction quality, deferred maintenance and opportunities. For homes needing work, our design/construction perspective can help you think through possibilities before you commit.

05

Offer strategy

Price matters, but so do financing, contingencies, timing, closing terms and the strength of the overall offer. We build a strategy around the property and current market conditions.

06

Due diligence

Inspection, title work, appraisal when required, insurance, HOA review and any specialty evaluations happen here. We help keep the moving pieces organized.

07

Final details + closing

Complete your final walk-through, verify funds and closing documents, then sign and receive the keys.

08

Make it yours

Need paint, lighting, furnishings, cabinetry, a renovation or a full design plan? Home Companies can help continue the process after closing.

KNOW THE NUMBERS

Budget Beyond the Purchase Price

A comfortable purchase price should account for the full cost of ownership, not just principal and interest. Your lender and closing professionals will provide property-specific figures, but these are the categories we want buyers to consider early.

Down payment: Varies by loan program and financial strategy.

Earnest money: Negotiated with the offer and typically credited at closing, subject to the contract.

Inspections: General home inspection plus specialty inspections when appropriate.

Appraisal: Often required by the lender; requirements vary by financing.

Closing costs + prepaid items: May include lender fees, title/settlement charges, insurance, taxes, escrows and recording-related charges.

Property taxes: Tennessee residential property is assessed at 25% of appraised value; local tax rates vary by jurisdiction.

HOA / association costs: Review regular dues, initiation/transfer fees, reserves, rules and any known assessments.

Insurance: Get a quote during due diligence. Premiums and insurability can vary by property.

Repairs + improvements: Budget for immediate maintenance, furnishings and the projects that will make the home work for you.

Tennessee tax notes

Tennessee has no state income tax on earned income. The former Hall income tax was fully repealed for tax years beginning January 1, 2021. Tennessee also has recordation taxes connected with real-property transfers and recorded indebtedness; who ultimately pays particular closing charges can depend on the contract and transaction. Ask your lender and closing attorney/title professional for an exact estimate before closing.

Sources: Tennessee Department of Revenue; Tennessee Comptroller of the Treasury. This guide is informational and is not tax, legal or lending advice.

What We Look At Before You Buy

- ☐ Age and apparent condition of roof, HVAC, water heater and major systems
- ☐ Foundation, drainage, grading and signs of water intrusion
- ☐ Windows, exterior cladding, decks, porches and exterior maintenance
- ☐ Electrical and plumbing updates, especially in older homes
- ☐ Sewer vs. septic and public water vs. well where applicable
- ☐ Flood-zone information and property-specific insurance considerations
- ☐ HOA documents, restrictions, dues and known assessments
- ☐ Permits and documentation for additions or major renovations when available
- ☐ Lot usability, easements, setbacks and future plans that matter to your intended use
- ☐ Estimated renovation scope when the home needs changes
- ☐ Furniture scale, room flow and storage - the things photos can hide
- ☐ Resale considerations: location, layout, lot, condition and neighborhood competition

New construction buyers: bring your own representation

The builder’s sales representative represents the builder. Having your own real estate professional gives you an advocate focused on your contract, selections, timelines, inspections and the decisions that affect your purchase. We also bring design and construction knowledge to the conversation - especially valuable when you are choosing finishes or considering upgrades.

Moving Here From Out of Town

Relocation moves faster when the research happens before the plane lands. We can help you narrow the region and use your visit for the decisions that are hardest to make remotely.

Before your visit

- ☐ Set a comfortable monthly housing target with your lender.
- ☐ Tell us where you will commute and how often.
- ☐ Rank what matters most: acreage, walkability, newer construction, privacy, amenities, nightlife, airport access, renovation potential or something else.
- ☐ Share 5-10 listings you like - even if they are not the right house. They reveal your preferences quickly.
- ☐ Identify your non-negotiables and the items you are willing to change after closing.

During your tour

- ☐ Drive the commute at a realistic time when possible.
- ☐ See the neighborhood around the home, not just the home.
- ☐ Compare at least two different community types.
- ☐ Look at grocery, dining, healthcare and daily conveniences that matter to you.
- ☐ Tour a “needs work” property if you are open to renovating - it may change what you think is possible.

Middle Tennessee travel advantage

Nashville International Airport continues to expand with the region. BNA reported 26.7 million passengers in FY2026 and 115 nonstop destinations in June 2026; its New Horizon program is expanding facilities for future demand.

Source: Metropolitan Nashville Airport Authority, FY2026 and New Horizon updates.

What If the Right House Is Not Perfect Yet?

That is where our model is different. Many buyers walk away from a property because they cannot visualize a better layout, updated finishes or the right furnishings. We can help you separate the things that are difficult to change - location, lot and fundamental structure - from the things that can be transformed.

BUY

Search, evaluate, negotiate and close with a strategy built around your goals.

DESIGN

Space planning, finish selections, furnishings, lighting, cabinetry and complete-room concepts.

BUILD

Renovation planning, construction coordination and project management for the changes your home needs.

LIVE

Turn the property into a finished home with furnishing, styling and installation support.

Questions worth asking us on a showing

- ☐ Could this kitchen be opened up?
- ☐ Is there a better furniture layout?
- ☐ What would make this house feel more current?
- ☐ Which updates are cosmetic versus major construction?
- ☐ Could we add built-ins, a home office, an additional bedroom or better storage?
- ☐ Would you renovate this before moving in - or live with it first?

SAVE THIS PAGE

Buyer Tour Scorecard

PROPERTY / ADDRESS

ASKING PRICE

NEIGHBORHOOD / AREA

COMMUTE / ACCESS

FIRST IMPRESSION

LOT + OUTDOOR SPACE

FLOOR PLAN + FLOW

KITCHEN

PRIMARY SUITE

STORAGE

CONDITION / MAJOR SYSTEMS

RENOVATION POTENTIAL

HOA / RESTRICTIONS

TOP 3 THINGS I LOVE

TOP 3 CONCERNS

WOULD I MAKE AN OFFER?

READY TO FIND HOME?

Let’s make Middle Tennessee feel a little smaller.

Tell us what you are looking for, where life takes you each day and what you want your next home to feel like. We will help you build the search around what matters most - and see the possibilities in every property.

HOME COMPANIES

BUY. SELL. DESIGN. BUILD.

homecompaniesrealestate.com

Middle Tennessee • Nashville • Franklin • Murfreesboro • Surrounding Communities

This guide is provided for general informational purposes only. Real estate, lending, tax, insurance, school-zone and community information can change. Buyers should independently verify information important to their purchase and consult the appropriate licensed professionals. Equal Housing Opportunity.