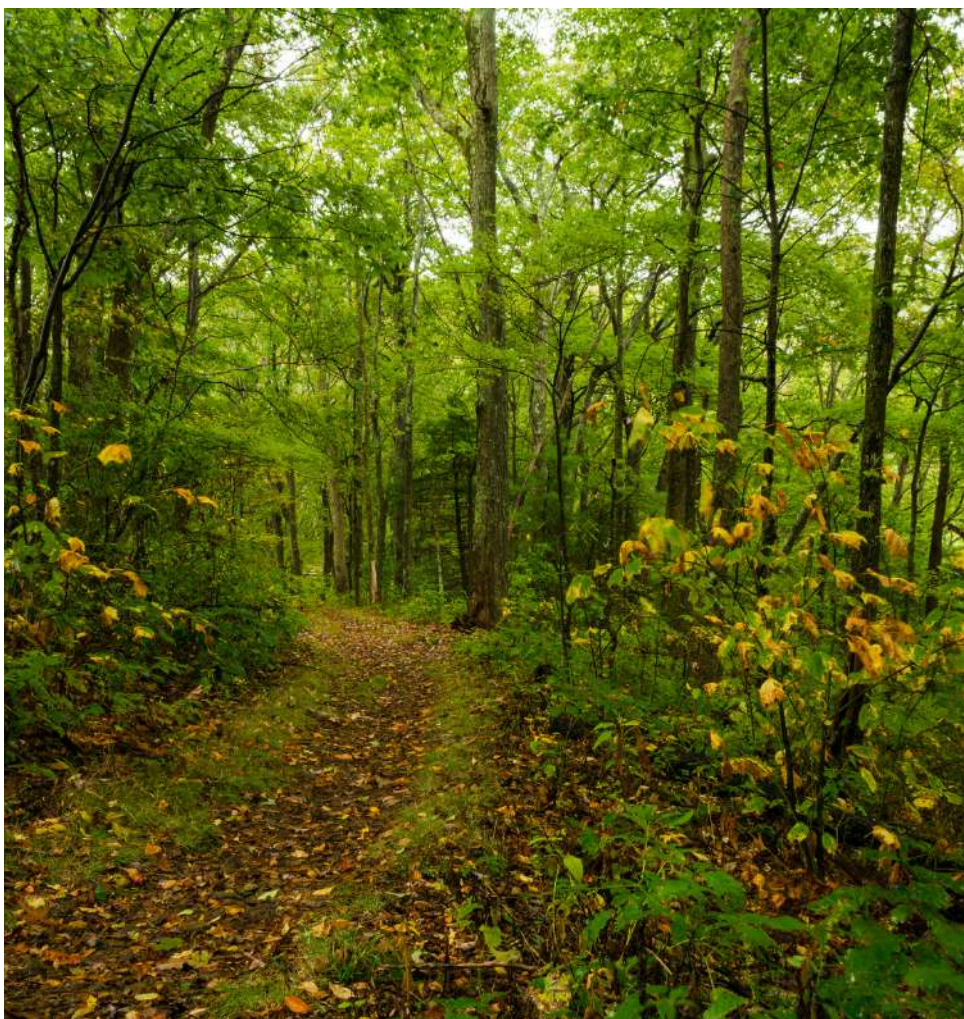


TEAM ROMINES AT KELLER WILLIAMS REALTY TENNESSEE LAND BUYING GUIDE





Have you been thinking about buying land in Tennessee? Do you want to build your own home, barndominium, or have your own farm or mini farm? You're not alone—thousands of people are drawn to the state's rolling hills in middle Tennessee, majestic Smoky Mountains in the east, and fertile plains in west Tennessee. If you dream of a peaceful country home, a productive farm, or a mountain getaway, Tennessee's diverse landscapes and growing market make it a promising place to live, grow, or invest. In this guide, you'll find practical advice, sample scenarios, and a clear roadmap to help you turn your land-buying goals into reality.

WELCOME



MEET YOUR TEAM



Rochelle Romines

Realtor

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As an agent who's an expert in this local area, I bring a wealth of knowledge and expertise about buying and selling real estate here. It's not the same everywhere, so you need someone you can trust for up-to-date information. I am eager to serve you.

Andrew Romines

Realtor

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931.922.6711

I am a highly motivated and resourceful REALTOR® servicing all of middle Tennessee, from the Alabama to Kentucky borders, my passion and purpose lie in helping my clients achieve their homeownership dream.

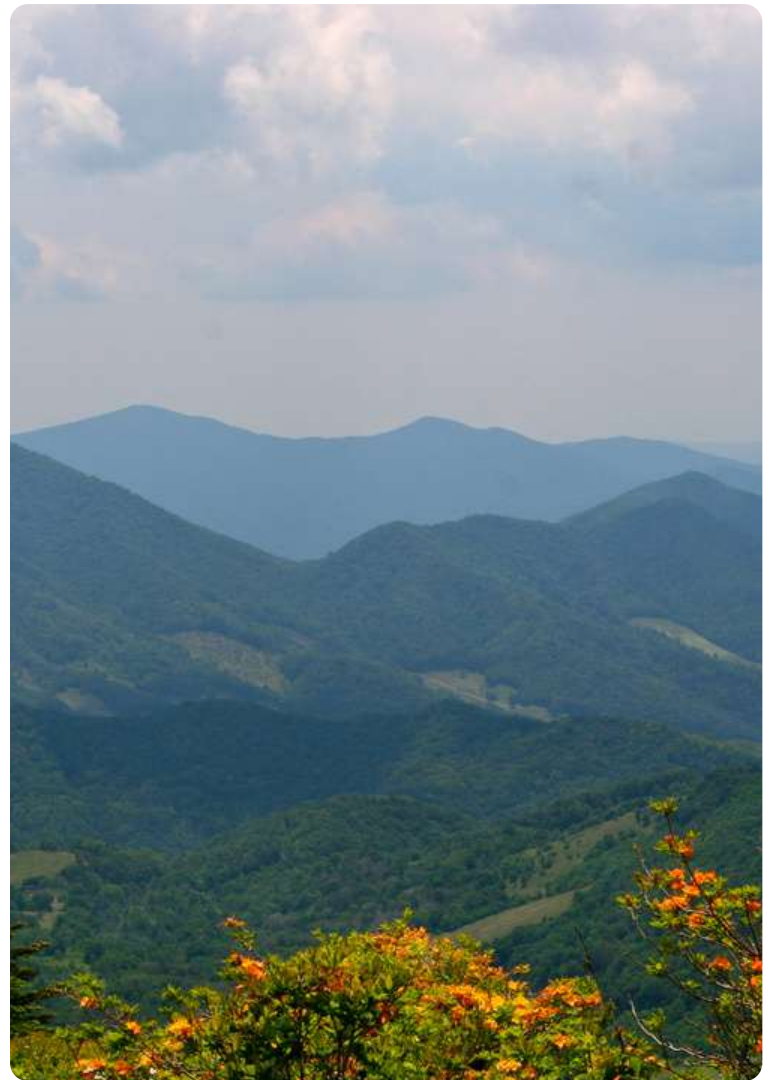




TENNESSEE LAND MARKET

Tennessee offers a variety of land options from rural tracts, agricultural parcels, and residential lots. Prices depend on location, size, and amenities—rural land might go for \$3,000–\$5,000 per acre, while properties near cities like Nashville or Knoxville can fetch \$10,000–\$30,000 or more per acre. The market has seen increased demand in recent years, so the best opportunities often move quickly. Working with a local real estate agent who understands current trends can make all the difference in finding the right property for your needs.

Challenges persist in high-demand zones like Nashville, where zoning restrictions and elevated interest rates may slow new construction, but overall optimism prevails as the Volunteer State's appeal for remote work retreats and family homesteads sustains demand. For those entering the market, partnering with local experts is key to navigating regional variances and capitalizing on this evolving landscape.





SARAH'S STORY

Let's meet Sarah, a first-time buyer from the mid-West who wanted to build a family retreat near Nashville. Sarah began her search by browsing online listings and connecting with a local real estate agent specializing in land deals. The real estate agent showed her several options in her desired area and a few outside of it to give her some options. After narrowing down several options in Middle Tennessee, she picked out several properties for an in-person visit, with her real estate agent, to several properties to get a feel for the land. One parcel in Nolensville, TN stood out for its quiet beauty and proximity to urban amenities. Her agent gave her a list of available lenders to choose from who specialized in making land and construction loans. Sarah researched the lenders and chose a qualified local lender and got pre-qualified before making an offer.

Sarah's journey wasn't without challenges. She discovered the property was zoned for agricultural use, so her agent contacted the county planning office to confirm she could build a home there. Next, her agent helped check on utility access: water and electricity were available, but connecting to sewage was not an option. So, to ensure the land was suitable for construction, her agent provided several soil scientists for Sarah to choose from. Sarah hired one and ordered a soil test to ensure there were "percolation" sites on the property where a septic system could be located, and which met or exceeded the criteria of her desired home to be built. The soil test revealed the property was a suitable location to build her home.

After discussing the price with her agent, Sarah made an offer. Once her offer was accepted, her agent guided her through the next steps; finding a builder that could meet her design choices, budget and timeline, scheduling the closing with the title company, and helping her navigate any issues that may arise. Although this story is a fictionalized it does serve as an example of the purchase process.



REGIONAL HIGHLIGHTS



East Tennessee: If mountain views and outdoor recreation are on your wish list, consider the Smoky Mountains area. Gatlinburg and Sevierville offer stunning landscapes for cabins, retreats, or vacation rentals. East Tennessee is also known for its friendly communities and beautiful lakes. Don't forget about Bristol, Elizabethton, and Johnson City.



Middle Tennessee: This region blends scenic countryside with easy access to Nashville's vibrant culture. Towns like Murfreesboro, Franklin, Spring Hill, and Columbia are popular for buyers seeking a balance of rural charm and urban convenience—ideal for home sites and small farms.



West Tennessee: Looking for affordability and wide-open spaces? West Tennessee is your destination for agriculture, large tracts, and budget-friendly purchases. Cities like Jackson and Memphis provide access to services and a variety of land options.



KEY FACTORS

- 01 Zoning and Land Use**

Always check local zoning laws to ensure your plans—whether building, farming, or developing—are permitted. The county planning office can provide details and help you avoid surprises.
 - 02 Utility Access**

Confirm water, electricity, and sewage availability. Rural properties often require extra work to connect utilities or build roads, so factor in these costs.
 - 03 Soil and Environment**

For farming or gardening, get a soil test to check quality. Research flood zones and protected habitats that might affect your project.
 - 04 Financing**

Land loans usually come with higher rates and shorter terms than home mortgages. Plan your budget carefully, including taxes, insurance, and future development costs.
-



ROADMAP: OFFER TO CLOSING

01

Purchasing Power

Get pre-qualified. Knowing your buying power beforehand and the ability to make a quick offer is essential.

02

Making an Offer

Once you've found the right property, your agent will help you prepare and submit an offer to the seller.

03

Securing Financing

If you're using a land loan, work with your lender to finalize terms. Be sure to compare rates and understand repayment schedules.

04

Title Search

A title company will perform a title search and ensures the seller has clear ownership and checks for any liens or disputes. This protects you from legal complications down the road.

05

Due Diligence

Conduct surveys, soil tests, and environmental checks. Confirm zoning and utility access. Hire professionals as needed.

06

Paperwork and Closing

Review contracts and disclosures with your attorney or agent. File necessary documents with the county register's office to officially transfer ownership.

HELPFUL TIPS!

TIPS TO SMOOTH PURCHASE

- **Work with Professionals:** A local real estate agent, land surveyor, and attorney can help you navigate legal and technical details.
- **Use Online Platforms:** Explore sites like RochelleRomines.com, Filter by location, price, and acreage to find your best match.
- **Research Thoroughly:** Compare properties, visit sites in person, and study market trends before committing.

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KELLERWILLIAMS.

Each Office Independently Owned and Operated

Tennessee's rich landscapes, affordable prices, and growing appeal make it a top choice for land buyers. Whether you're seeking a peaceful retreat in Middle Tennessee, a mountain escape in the east, or wide-open farmland in the west, the Volunteer State offers something for everyone. By following a clear process, working with trusted professionals, and doing your homework, you can overcome common challenges and achieve land-buying success—just like Sarah did near Nashville. Your Tennessee adventure starts with a single step. Happy land hunting!

