



LIVING NORTH OF NASHVILLE

A Relocation Guide to Gallatin, Sumner County & the Communities North of Nashville

Communities, acreage, new construction, Old Hickory Lake, buying from out of state, and what to check on rural property.

By Ashley Cline Cook & Josie Parsons

Welcome to the communities north of Nashville

If you're thinking about Middle Tennessee, the towns north of Nashville offer a mix you won't find in many metro areas: historic downtowns, lake living on Old Hickory Lake, newer neighborhoods, and real farmland, all within commuting distance of the city.

Most of this guide covers Sumner County, where Gallatin is the county seat. It also covers Goodlettsville, Portland and White House, which each sit partly in a neighboring county.

We wrote this for people who are six months to two years away from a move. Use it to narrow down where you'd like to live, learn what to check before buying, and decide when you're ready to visit. We're Ashley Cline Cook and Josie Parsons with Selling Sumner Homes + Land, brokered by LOCAL 615, and we've lived in Sumner County all our lives.

The communities

Each town has its own character. Distances are approximate driving references to downtown Nashville.

Gallatin

Gallatin has been the Sumner County seat since 1802, and its downtown is still built around the original public square. The square hosts festivals, concerts and local shops and restaurants, and the city is about 30 miles northeast of Nashville. Volunteer State Community College's main campus is here, and historic sites like Rosemont and Trousdale Place are open to the public. Housing ranges from historic homes near downtown to new subdivisions, lake-area neighborhoods and farmland on the edges of town.

Hendersonville

Hendersonville is the most populous city in Sumner County and sits on Old Hickory Lake, about 18 miles northeast of Nashville. Lake access shapes much of daily life here, from boating to waterfront neighborhoods. The Streets of Indian Lake is the city's open-air shopping and dining center. History lovers can visit Rock Castle, built in the 1780s and 1790s, and Monthaven, home of the Hendersonville Arts Council.

Portland

Portland sits in northern Sumner County and extends into Robertson County. It's known as the strawberry capital of Tennessee, and the Middle Tennessee Strawberry Festival

takes over downtown every May; 2025 marked its 84th year. Portland has a small-town downtown, several manufacturers, and plenty of homes on larger lots and acreage.

White House

White House sits along I-65 about 22 miles north of Nashville and spans Sumner and Robertson counties. The town takes its name from a white two-story inn built in 1829 on the old stagecoach route. A replica of that inn, built in 1986, now serves as the White House Inn Museum and Chamber of Commerce office. Easy interstate access makes it a common choice for people commuting south.

Goodlettsville

Goodlettsville spans Davidson and Sumner counties, with its northern half in Sumner. It's home to Moss-Wright Park, where the historic Bowen-Campbell House stands, and to the site of Mansker's Station, a fort built in 1779-1780. Dollar General's corporate headquarters is here, and Rivergate Mall is nearby on Gallatin Pike.

Bethpage

Bethpage is a small unincorporated community northeast of Gallatin along U.S. Route 31E. It's surrounded by farmland, pasture and rolling countryside. Buyers come here for acreage, privacy and room for animals, gardens or a future build.

Rural Sumner County

Beyond the towns, Sumner County includes rural communities such as Castalian Springs, Cottontown and Westmoreland. Castalian Springs is home to Wynnewood State Historic Site, an 1828 log inn that is the largest surviving log structure in Tennessee. Bledsoe Creek State Park sits on Old Hickory Lake between Gallatin and Hartsville. Rural properties here range from a few acres to working farms.

Homes with acreage and rural living

Room to spread out is one of the biggest reasons people look north of Nashville. Sumner County has everything from one-acre homesites to working farms with barns, fencing and creek frontage.

What to think through early:

- **How much land you'll actually use.** Five acres of lawn is a lot of mowing. Pasture, woods and hay ground each need different care.
- **What you want to do with it.** Horses, cattle, chickens, a big garden, a shop or a future second home all depend on zoning, restrictions and the land itself.

- **Commute and daily errands.** Rural roads add time. Drive the route at rush hour before you commit.
- **Utilities and internet.** These vary more in the country than in town. See the rural property section below.

On our website you can search homes on 5+ acres and land listings across all of Sumner County.

New construction

Sumner County has a steady supply of new homes, from builder subdivisions to custom homes on private land. It's one of the most active parts of the market north of Nashville.

Things to know before buying new:

- **Have your own agent from the first visit.** The builder's sales rep works for the builder. Many builders require your agent to be with you, or registered, at your first visit to the model.
- **Read the builder contract closely.** Builder contracts differ from the standard Tennessee forms, especially on deposits, completion dates and what happens if the build runs late.
- **Get an independent inspection anyway.** Even a brand-new home benefits from a pre-drywall and a final inspection.
- **Ask about HOA rules and future phases.** Fees, fencing rules, outbuildings and what will be built next door all affect how you'll live there.
- **Building on your own land** means choosing a builder, confirming the lot can support a septic system or has sewer, and budgeting for driveway, utilities and site work.

Old Hickory Lake and the outdoors

Old Hickory Lake is a reservoir on the Cumberland River managed by the U.S. Army Corps of Engineers, completed in 1954. It runs along the southern edge of Sumner County past Hendersonville and Gallatin. People use it for boating, fishing, paddling and lakeside parks.

If you're shopping for a lake home, know that the Corps manages the shoreline. Docks, shoreline clearing and some improvements need Corps permits, and not every lakeside lot can have a private dock. We'll help you confirm a property's shoreline status before you write an offer.

Other outdoor spots worth knowing:

- **Bledsoe Creek State Park:** camping, boating, fishing and hiking trails on the lake between Gallatin and Hartsville.
- **City parks and greenways:** each town maintains its own parks, ballfields and walking trails.

Shopping, dining and community resources

The historic downtowns in Gallatin, Portland and Goodlettsville are home to locally owned shops and restaurants. Hendersonville's Streets of Indian Lake and the Rivergate area near Goodlettsville cover most big-box and chain shopping, and Nashville is close for everything else.

Official resources for newcomers:

Resource	What it's for
Sumner County Government (sumnercountyttn.gov)	Property records, county offices, permits
Sumner County Schools (sumnerschools.org)	School zoning, enrollment, calendars
Sumner County Tourism (visitsumnertn.com)	Events, attractions, things to do
City of Gallatin (gallatintn.gov)	City services, utilities, planning
City of Hendersonville (hvilletn.org)	City services, parks, planning
City of Portland (cityofportlandtn.gov)	City services, events
City of White House (whitehousetn.gov)	City services, White House Inn Museum
Gallatin Area Chamber of Commerce (gallatintn.org)	Local businesses and events
Hendersonville Area Chamber of Commerce (hendersonvillechamber.com)	Local businesses and events
White House Area Chamber of Commerce (whitehousechamber.org)	Local businesses and events
Goodlettsville Area Chamber of Commerce (goodlettsvillechamber.com)	Local businesses and events
Historic Downtown Gallatin (downtowngallatin.org)	Downtown events and businesses

For school information, go straight to Sumner County Schools. School zones are set by address, so check the specific property.

A relocation timeline

You don't need to do everything at once. Here's how we'd pace a move that's six months to two years out.

1. **12 to 24 months out: explore.** Read about the communities, follow local news and event pages, and set up a saved property search so you learn what homes cost and how fast they sell.
2. **6 to 12 months out: get specific.** Talk with a lender about pre-approval, narrow your list to two or three communities, and plan an exploratory visit.
3. **3 to 6 months out: visit and plan.** Tour communities in person, drive commute routes, and decide whether you'll sell first, buy first, or rent while you look.
4. **0 to 3 months out: buy and move.** Write offers, complete inspections, line up utilities, movers and school enrollment, and close.

Buying from out of state

Plenty of our clients buy before they live here. It works well with the right preparation.

- **Sign a buyer agreement with your agent.** A written buyer representation agreement is now required before you tour homes with an agent. It spells out what we do for you and how we're paid.
- **Get pre-approved early.** Sellers here expect a pre-approval letter with offers, and out-of-state buyers are no exception.
- **Use video tours and virtual showings.** We can walk a property live on video and point out what photos don't show: road noise, neighbors, slope and drainage.
- **Know Tennessee's contract basics.** Offers include an earnest money deposit and an inspection period, with set deadlines for each step. We'll explain each one before you sign.
- **Plan for a remote closing.** Many closings can be signed remotely or by mail. Ask your title company early what they allow.
- **Protect yourself from wire fraud.** Never wire money based on emailed instructions alone. Call the title company at a number you looked up yourself to confirm before sending funds.
- **Budget for your move.** Tennessee has no state income tax on wages, but compare property taxes, insurance and utility costs for the specific home and county.

Rural property: what to check before you buy

Country property comes with questions town lots don't raise. These are the ones we work through with every rural buyer.

Septic systems

Most rural homes in Sumner County use a septic system instead of city sewer. In Tennessee, septic permits and soil evaluations are handled by the Tennessee Department of Environment and Conservation (TDEC).

- **Buying a home with septic:** ask for the permit and maintenance records, and have the system inspected and pumped during your inspection period.
- **Buying land to build on:** confirm the soil can support a septic system before you close. Without an approved soil evaluation, a lot may not be buildable.

Utilities and internet

- **Water:** may come from a city, a utility district, or a private well. Wells should be tested.
- **Electric:** service providers vary by location. Confirm who serves the address.
- **Internet:** speeds and providers vary widely in rural areas. Check by exact address before you fall in love with a property.

Road access

Make sure the property has legal access: frontage on a public road or a recorded easement. Shared driveways and private roads should have a written maintenance agreement.

Restrictions and land use

- **Zoning:** determines what you can build and whether animals or a home business are allowed. Check with county or city planning.
- **Deed restrictions and HOAs:** can limit outbuildings, animals, fencing and home size, even on acreage.
- **Floodplain:** check FEMA flood maps. Flood zones affect building, insurance and lending.
- **Survey:** a current survey confirms boundaries, easements and encroachments.
- **Greenbelt status:** some farmland is taxed at a lower agricultural rate under Tennessee's greenbelt program. Changing the land's use can trigger rollback taxes. Ask whether a property is enrolled.

Exploring properties before you visit

You can learn a lot from home before you ever get on a plane.

1. **Set up a saved search on sumner615.com.** Pick your communities, price range, acreage and property type, and new listings will come to your inbox.
2. **Use satellite and street views.** Look at the neighbors, the road, nearby businesses and how the land lies.
3. **Drive the commute virtually.** Check drive times to work, school, the airport or family at the hours you'd actually travel.
4. **Ask us for a video walkthrough.** We'll tour a home live on video and tell you what the listing photos leave out.
5. **Ask for recent sales.** What similar homes actually sold for tells you more than list prices do.
6. **Make a short list for your visit.** When you come to town, we'll plan your time around the homes and communities that fit best.

How Ashley and Josie can help

We're Ashley Cline Cook and Josie Parsons, selling partners and hometown girls. Apart from college, we've spent our whole lives here, and we came back to open our own brokerage, LOCAL 615, where our team, Selling Sumner Homes + Land, calls Sumner County home too. We're a yin and yang for our clients, bringing two perspectives and outside-the-box ideas to every move. Two agents really are better than one.



We help with the whole move, not just the purchase:

- Introducing you to communities before you visit
- Setting up saved searches that match how you want to live
- Video walkthroughs and virtual tours
- Homes, acreage, farms, land and new construction
- Rural due diligence: septic, access, restrictions and land use
- Planning an exploratory visit around your interests

Whenever you're ready, whether that's next month or two years from now, call or text **(615) 437-6960** or visit **sumner615.com**.

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