NashvillesNik & Co

ELEVATED STYLE. INTENTIONAL LIVING.

THE 2026 RELOCATION GUIDE

Relocating to Middle Tennessee

Taxes, neighborhoods, schools, commutes, weather, and your first 30 days. Everything you need to know before you make the move.

Nik Shewmaker, Nashville's Nik

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NIK AT A GLANCE

Middle Tennessee native family on both sides

Top 1% REALTOR® in Middle Tennessee

Selling real estate since 2006

Real Broker Elite, ranked #1 at Real Broker in Tennessee

Relocation, sight-unseen, military, luxury, and lake home specialist

WELCOME HOME

You're thinking about Middle Tennessee. Good choice.

My family is native to Middle Tennessee on both sides, and I still love showing people why this place is special. I've also watched a lot of families move here with half the information they needed.

This guide fixes that. It covers the real costs, the real commutes, the 30-day deadlines nobody warns you about, and the honest differences between the towns around Nashville.

Read it, mark it up, and then call me. A 20-minute conversation about your budget, your job, and your must-haves will narrow this whole region down to the two or three areas that actually fit you.

Nik Shewmaker

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SECTION 01

Why Middle Tennessee

People come for the jobs and the music. They stay for the pace, the lakes, the small towns 30 minutes from a major city, and a paycheck the state doesn't touch.

$0
State income tax on wages

115
Nonstop destinations from BNA (June 2026)

26.7M
BNA passengers in fiscal 2026, a record

8,500
Jobs Oracle has pledged for its Nashville campus

A deep job market

Healthcare: Vanderbilt University Medical Center is the region's largest employer, and HCA Healthcare is headquartered here, along with hundreds of healthcare companies.

Auto and manufacturing: Nissan North America's headquarters in Franklin and its plant in Smyrna, plus Bridgestone Americas.

Corporate and tech: Oracle's East Bank campus, Amazon, AllianceBernstein, Tractor Supply in Brentwood, and Dollar General in Goodlettsville.

And yes, music: labels, publishing, touring, and live events still run a big part of the local economy.

What's coming next

New Nissan Stadium: a 60,000-seat enclosed stadium on the East Bank, slated to open in 2027 for the Titans, concerts, and major events.

BNA New Horizon: a $3 billion airport expansion built to handle up to 40 million passengers a year.

Choose How You Move: Nashville's voter-approved transit plan adding sidewalks, smarter signals, and more frequent bus service.

Easy weekend drives

From Nashville to	About
Chattanooga or Huntsville	2 hrs
Louisville	2.5 hrs
Knoxville, Memphis, or Birmingham	3 hrs
Great Smoky Mountains	3.5 to 4 hrs

The honest trade-offs

Traffic is real, and public transit is limited outside Nashville.

Sales tax is among the highest in the country.

Home prices sit above the national median.

SECTION 02

Taxes and cost of living

Tennessee funds itself mostly through sales tax, not income tax. For most households moving from high-tax states, that math works out in your favor.

Income tax

None on wages or salary. The old Hall tax on interest and dividends was fully repealed in 2021, so there's no state tax on that investment income either.

Sales tax

7% state rate plus a local rate of up to 2.75%. Expect about 9.25% to 9.75% on most purchases in Middle Tennessee.

Groceries are taxed at a reduced 4% state rate plus local tax. A 2026 state law lets counties drop the local tax on food, so check your county. Prescription drugs are exempt.

Property tax

Your home is assessed at 25% of its appraised value. That assessed value is multiplied by your county rate, plus a city rate if you live inside city limits.

Example: $600,000 home × 25% = $150,000 assessed. At a combined rate of $2.50 per $100, the yearly bill is $3,750. Rates vary by county and city, and I'll pull the exact figure for any home you're considering.

Counties reappraise every few years, and rates are reset when they do.

Typical annual bills

County	Median bill
Williamson	$2,891
Davidson (Nashville)	$2,390
Sumner	$1,944
Rutherford	$1,757
Wilson	$1,743

U.S. Census ACS medians across all owner homes, including older and lower-priced ones. A newer home will usually run higher.

Property tax relief

Tennessee has no general homestead exemption. Relief is targeted:

Age 65+ or disabled homeowners under the state income limit ($37,530 in the most recent cycle, adjusted yearly).

Qualifying disabled veterans and surviving spouses, with no income limit, on up to $175,000 of value.

Some counties also offer a tax freeze for seniors. Apply through the county trustee.

Taxes at closing: a $0.37 per $100 transfer tax (customarily paid by the buyer) and a $0.115 per $100 mortgage tax on loan amounts over $2,000. On a $600,000 home with a $480,000 loan, that's about $2,220 and $550.

Everyday costs: overall living costs land close to the national average. Housing is the swing factor, so the town you choose matters more than anything else on this page.

SECTION 03

The housing market

After the frenzy of 2020 to 2022, Middle Tennessee has settled into a steadier market. Prices are holding, inventory is up, and buyers have more choices and more room to negotiate than they've had in years.

$537K
Regional single-family median, June 2026

3 to 5 mo.
Supply in most counties, a balanced market

2014
Last time inventory was this high, per local REALTORS®

Median prices by county

County	Median	Supply
Williamson	$1,104,000	4.0 mo.
Wilson	$550,000	3.7 mo.
Davidson*	$515,000	n/a
Sumner	$454,000	3.9 mo.
Maury	$450,000	5.2 mo.
Rutherford	$448,000	3.4 mo.
Cheatham	$399,000	3.9 mo.
Robertson	$381,000	4.1 mo.

Single-family, May 2026, from Realtracs data. *Davidson from Greater Nashville REALTORS®, Q3 2025. Ask me for this month's numbers.

What your budget buys

A general guide. Every area has a range.

Under $450K
Much of Rutherford, Robertson, Cheatham, and Maury, plus parts of Sumner and Antioch.

$450K to $700K
Hendersonville, Gallatin, Mt. Juliet, Lebanon, Spring Hill, Murfreesboro, and many Nashville neighborhoods.

$700K to $1.2M
Franklin, Nolensville, Thompson's Station, East Nashville, Sylvan Park, and 12 South.

$1.2M and up
Brentwood, Green Hills, Belle Meade, Forest Hills, College Grove, and Old Hickory Lake waterfront.

Negotiation is back. Repairs, closing-cost help, and rate buydowns are on the table again, especially on homes that have sat.

The best homes still move. Well-priced homes in top school zones can go fast. Be pre-approved before you tour.

New construction is everywhere. Bring your own agent on the first builder visit. The builder's rep works for the builder.

Sources: Greater Nashville REALTORS® (nine-county region); Realtracs data via local market reports.

SECTION 04 | WHERE TO LIVE, PART ONE

Nashville and Williamson County

Start with where you'll work and how you want to spend a Saturday. The right area usually becomes obvious from there.

Nashville (Davidson County)

East Nashville
Craftsman bungalows, new infill, and some of the city's best restaurants. Minutes to downtown across the river.

12 South and Belmont-Hillsboro
Walkable streets, cottages and renovated homes, coffee shops, and Belmont and Vanderbilt nearby.

Green Hills
Established homes, upscale shopping, and close-in convenience. One of the most in-demand addresses in town.

Sylvan Park and The Nations
West side neighborhoods with original cottages, tall-and-skinny new builds, breweries, and greenway access.

Downtown, The Gulch, and Germantown
Condos, lofts, and townhomes. Walk to dinner, shows, and games. Great for lock-and-leave living.

Belle Meade, Forest Hills, and Oak Hill
Large lots, mature trees, and estate homes, all within about 15 minutes of downtown.

Donelson, Hermitage, and Old Hickory
Near the airport and both big lakes, with more house for the money and a growing restaurant scene.

Bellevue and Antioch
Bellevue sits near Percy Warner Park on the west side. Antioch, to the southeast, offers newer homes at lower price points.

Williamson County

Brentwood
Big lots, established subdivisions, and quick access to I-65 and the Maryland Farms office parks.

Franklin
A historic Main Street, Cool Springs shopping and offices, and neighborhoods ranging from in-town historic homes to master-planned communities.

Nolensville
A small-town core surrounded by newer neighborhoods. Lots of new construction options.

Spring Hill and Thompson's Station
Newer homes and more space for the money on the south end of the county. Plan for a longer drive into Nashville.

College Grove and Arrington
Rolling farmland, acreage, wineries, and golf communities. Rural feel, Williamson County schools.

Fairview
The county's western edge. Wooded lots and lower prices, with I-40 access toward Nashville.

GOOD TO KNOW

A Franklin mailing address doesn't always mean Franklin city limits or a particular school zone. Spring Hill crosses into Maury County. I'll confirm city, county, and school zoning for every home before you write an offer.

SECTION 05 | WHERE TO LIVE, PART TWO

Lake towns, growth corridors, and room to spread out

Sumner County | North

Hendersonville
Lake life on Old Hickory Lake with waterfront homes, marinas, and a full suburban lineup of shopping and dining.

Gallatin
A charming historic square, lake access, and a wide mix of new and established neighborhoods.

White House and Goodlettsville
Quieter, value-minded options along I-65 north.

Wilson County | East

Mt. Juliet
Fast-growing, close to the airport, with Providence shopping, Percy Priest and Old Hickory lakes, and a WeGo Star commuter rail stop.

Lebanon
A historic square, larger lots, and more affordable new construction along I-40.

Rutherford County | Southeast

Murfreesboro
A city of its own, home to MTSU, with a lively downtown square and strong value for the price.

Smyrna, La Vergne, and Christiana
Close to the Nissan plant and I-24. Christiana adds country living and acreage.

West and beyond

Kingston Springs and Ashland City
Cheatham County hills, river access, and a slower pace about 30 minutes west of downtown.

Springfield and Greenbrier
Robertson County farmland and some of the lowest prices in the region.

Columbia
Maury County's county seat, with a well-loved downtown and steady growth south of Spring Hill.

Rough drive to downtown

From	Light traffic	Rush hour
Brentwood	15 min	30+ min
Hendersonville	20 min	40+ min
Franklin	25 min	45+ min
Mt. Juliet	25 min	45+ min
Gallatin	35 min	55+ min
Murfreesboro	35 min	60+ min
Spring Hill	40 min	60+ min

Planning estimates only. Test-drive your commute at rush hour before you buy.

SECTION 06

Schools and education

In Middle Tennessee, school zoning follows the exact address, not the ZIP code or the town name. Verify it for every home, every time.

Public school districts

Metro Nashville Public Schools: the county-wide Davidson district, with academic magnets such as Hume-Fogg and Martin Luther King Jr. Magnet, which rank among the top high schools in the state.

Williamson County Schools: serves most of Williamson County. **Franklin Special School District** covers grades K to 8 inside parts of Franklin, then feeds into Williamson County high schools.

Sumner County Schools: Hendersonville, Gallatin, White House, and more, plus Merrol Hyde Magnet.

Wilson County Schools and **Lebanon Special School District** (K to 8 in Lebanon).

Rutherford County Schools, home of Central Magnet, and **Murfreesboro City Schools** for elementary grades in the city.

Maury, Robertson, and Cheatham County Schools serve the outer ring.

MARK YOUR CALENDAR

The school year here starts in early August. Most districts started between August 3 and 11 in 2026. Moving in summer? Plan to close by mid-July.

How to research schools

1. Use each district's zoning locator to confirm the exact elementary, middle, and high school for an address.

2. Review scores and data on the Tennessee Department of Education's State Report Card.

3. Ask about planned rezoning. Fast-growing districts open new schools and redraw lines.

4. Visit. Nothing replaces walking the halls.

Private schools

The region has a deep bench of independent and faith-based schools, including Ensworth, Montgomery Bell Academy, Harpeth Hall, University School of Nashville, Father Ryan, Franklin Road Academy, and Battle Ground Academy. Many have fall application deadlines for the next school year.

Colleges

Vanderbilt, Belmont, Lipscomb, Tennessee State, Fisk, Meharry, Trevecca, and MTSU, plus community colleges. Tennessee Promise offers eligible Tennessee high school graduates tuition-free community or technical college.

SECTION 07

Getting around

Middle Tennessee is a driving region. Learn the main roads below and you'll understand how the whole map fits together.

The roads that matter

I-65: north and south. Franklin and Brentwood to downtown, then on to Goodlettsville and White House.

I-40: east and west. Lebanon and Mt. Juliet to downtown, then out to Bellevue and Kingston Springs.

I-24: southeast to Smyrna and Murfreesboro, northwest toward Clarksville.

I-440 and Briley Parkway: the inner and middle loops that let you skip downtown.

Vietnam Veterans Boulevard (SR 386): the main commuter route for Hendersonville and Gallatin.

I-840: the outer loop connecting the southern and eastern suburbs.

DRIVING TIPS

Rush hour runs roughly 7 to 9 a.m. and 4 to 6:30 p.m. Downtown gets packed during CMA Fest, the Fourth of July, and game days. Tennessee is a hands-free state, so phones stay mounted while you drive.

Transit

WeGo Public Transit runs the bus network in Nashville and Davidson County.

WeGo Star is a weekday commuter train from Lebanon through Mt. Juliet, Hermitage, and Donelson to downtown.

Choose How You Move is Nashville's voter-approved transportation plan, passed in 2024 with 66% of the vote and funded by a half-cent sales tax. Over 15 years it adds about 86 miles of sidewalks, smarter traffic signals, more frequent buses, and 24/7 service on key routes.

Outside Davidson County, plan on driving or rideshare for most trips.

Flying

Nashville International (BNA) sits about 15 minutes east of downtown, with 115 nonstop destinations and a $3 billion expansion underway. Expect some construction detours for a few years.

John C. Tune Airport in west Nashville handles private and corporate aviation.

Frequent flyer? Donelson, Hermitage, Mt. Juliet, and Old Hickory put you closest to BNA.

Sources: Metro Nashville Choose How You Move; WeGo Public Transit; Nashville International Airport.

SECTION 08

Weather and seasons

Four real seasons, a long and gorgeous fall, and mild winters. The trade is hot, humid summers and a stormy spring.

Spring

Warm days, blooming dogwoods, heavy pollen, and the peak of storm season from March through May.

Summer

Highs near 90°F in July and August with real humidity. Lake season.

Fall

The local favorite. Crisp, dry, and colorful well into November.

Winter

January highs in the upper 40s. Snow totals stay light, but ice storms can close roads and knock out power.

Respect storm season

Middle Tennessee sits in a tornado-prone part of the South. Spring is the main season, with a second, smaller one in late fall. Locals still talk about the March 2020 and December 2023 tornadoes and the May 2010 flood.

Do this the week you move in:

Turn on emergency alerts on every phone, and add a weather radio.

Pick your shelter spot: the lowest floor, an interior room, no windows. Basements are less common here, so plan ahead.

Learn the difference: a watch means conditions are possible, a warning means take shelter now.

Keep a kit with water, flashlights, chargers, medications, and sturdy shoes.

Weather-smart home buying

Check the flood zone for every home, and price flood insurance even outside high-risk zones. Standard homeowners policies don't cover flooding.

Look at the trees. Big trees over the roof are beautiful until a storm. Your inspector can flag concerns.

Ask about the roof and HVAC age. Both work hard in this climate, and insurers care about roof age.

Crawl spaces are common. Ask about moisture control, vapor barriers, and drainage.

Consider a safe room or generator if storms or outages worry you. Many newer homes have generator hookups.

Get insurance quotes early, before your inspection period ends.

SECTION 09

Living well here

World-class healthcare, two big lakes, and more live music than you'll ever have time for. Here's where to start.

Healthcare

Nashville is known as a healthcare capital. Major systems include **Vanderbilt University Medical Center** and its Monroe Carell Jr. Children's Hospital, **HCA TriStar** hospitals, and **Ascension Saint Thomas**. Most suburbs have a community hospital close by, including **Williamson Health** in Franklin.

Tip: book new-patient visits with a primary care doctor and pediatrician as soon as you know your address. Popular practices can have waitlists.

Outdoors

Lakes: Old Hickory Lake (Hendersonville, Gallatin, Old Hickory) and Percy Priest Lake (Hermitage, Mt. Juliet, Smyrna) for boating, paddling, and waterfront living.

Parks and trails: Radnor Lake State Park, Percy and Edwin Warner Parks, the Shelby Bottoms greenway, the Harpeth River, and the Natchez Trace Parkway for scenic drives and cycling.

Music and the arts

The Ryman Auditorium, the Grand Ole Opry, the Bluebird Cafe, the Schermerhorn Symphony Center, TPAC, and the Frist Art Museum. Plus live music somewhere every night of the week.

Sports

Titans football (new stadium opening 2027), Predators hockey, Nashville SC soccer, Nashville Sounds baseball, and Vanderbilt and MTSU college sports.

Eat like a local

Try hot chicken (start mild), a meat-and-three lunch, and Tennessee barbecue. Then explore the Nashville Farmers' Market and every town square's weekend market.

NIK'S LOCAL TIP

The best parts of Middle Tennessee are outside the tourist zone. Give me your interests and I'll send you my personal list for whichever town you land in.

SECTION 10

Your first 30 days

Tennessee gives new residents 30 days to get a Tennessee driver's license and register their vehicles. Here's exactly how to do both, plus everything else worth handling early.

WITHIN 30 DAYS

Driver's license

Go to a **full-service Driver Services Center**. County clerk offices can't transfer an out-of-state license.

Bring your current license (you'll surrender it), proof of citizenship or lawful presence, your Social Security number, and two proofs of Tennessee residency, such as a utility bill and your closing documents or lease.

Expect a vision screening. No driving test for a valid license.

Coming from California, Connecticut, Illinois, Nevada, or West Virginia? Bring a driving record (MVR) from your former state.

WITHIN 30 DAYS

Vehicle title and tags

Go to your **County Clerk's office**. It's a different office from Driver Services, so plan two stops.

Bring your out-of-state title or most recent registration, your ID, proof of residency in that county, and your lender's name and address if the car is financed.

Good news: no Tennessee county requires emissions testing anymore.

Renewals after that are yearly, and most counties let you renew online. Own a boat? Register it with TWRA.

The rest of your checklist

- ☐ **Register to vote** online at GoVoteTN, at Driver Services, or at your county election commission. The deadline is 30 days before an election.
- ☐ **Move your car insurance** to a Tennessee policy, and confirm your homeowners and flood coverage.
- ☐ **Watch for your property tax bill.** Most counties mail bills in the fall, due by the end of February. Your lender may pay it from escrow.
- ☐ **Enroll kids in school** with proof of residency and a Tennessee Certificate of Immunization from a local provider.
- ☐ **Forward your mail** with USPS and update banks, employers, and subscriptions.
- ☐ **Set up doctors, a vet, and alerts.** New-patient appointments, pet records and rabies tags, and weather alerts on every phone.

Sources: TN Dept. of Safety and Homeland Security; county clerks. Confirm documents before your visit.

SECTION 11

Utilities by county

Middle Tennessee has many small utility districts, and two houses on the same road can have different providers. Use this as a starting point. Once you're under contract, I'll send the exact list for your address.

County	Electric	Natural gas	Water and sewer
Davidson	Nashville Electric Service (NES)	Piedmont Natural Gas	Metro Water Services, or a utility district in some areas
Williamson	Middle Tennessee Electric (MTE), or NES in parts of Brentwood and Franklin	Atmos Energy or Piedmont	City of Franklin, City of Brentwood, or a local utility district
Sumner	NES, Cumberland Electric (CEMC), or Gallatin Department of Electricity	Piedmont or Gallatin Public Utilities	Hendersonville Utility District, City of Gallatin, or other local districts
Wilson	Middle Tennessee Electric (MTE)	Piedmont, Lebanon's gas system, or Middle Tennessee Natural Gas	West Wilson Utility District, City of Lebanon, or others
Rutherford	Middle Tennessee Electric (MTE)	Atmos Energy, Piedmont, or Smyrna's gas system	Murfreesboro Water Resources, Consolidated Utility District, or city systems
Maury, Cheatham, Robertson	Columbia Power and Water, MTE, or Cumberland Electric	Varies by town. Some rural homes use propane.	City systems or utility districts. Some rural homes have wells and septic.

Internet

AT&T Fiber, Xfinity, and Google Fiber cover much of Nashville. Options thin out in rural areas, so check service for the exact address before you offer if you work from home.

Trash and recycling

Some cities collect curbside. Elsewhere you'll hire a private hauler, your HOA will contract one, or you'll use county convenience centers.

Timing

Schedule transfers about two weeks before closing. New accounts may require a deposit, and a letter of good credit from your current provider can sometimes waive it.

Service areas change. Always confirm providers for your specific address.

SECTION 12

Buying from out of state

I help clients buy here every year without living here yet, and some never see the house in person until closing day. This is how we do it.

1. **Strategy call.** Budget, timing, work location, schools, and lifestyle. We narrow the map to two or three areas.
2. **Get pre-approved.** A lender who closes in Tennessee every week keeps your deal on schedule. I'll connect you with trusted local options.
3. **Tour from anywhere.** I preview homes in person and walk you through on live video, including the neighborhood, the street noise, and what the photos leave out.
4. **Plan a focused trip, or don't.** One or two days can cover your top homes. Buying sight-unseen is an option too, when it fits.
5. **Write a strong offer.** Pricing, terms, earnest money, and contingencies, negotiated by someone who knows the local comps.
6. **Due diligence.** Inspection, appraisal, insurance quotes, HOA documents, and a survey when needed. I attend inspections and send you video.
7. **Close your way.** A title company handles closing in Tennessee. Sign in person or, when your lender allows, remotely or by mail.

Buyer closing costs

Lender fees, appraisal, and prepaid interest

Lender's title policy and closing fees

State transfer tax and mortgage tax (Section 02)

Escrow deposits for taxes and insurance

Inspections, paid at the time of service

Who pays what is negotiable and written into the contract. Your lender's Loan Estimate gives the exact figures.

Selling where you live now?

I have a large network of trusted agents across the country, including California, Texas, New York, Florida, and Illinois. I'll connect you with a proven agent in your current city and coordinate both closings so your timelines line up.

Buying before you sell? Ask your lender about bridge financing, or we can structure a contingent offer.

SECTION 13

Your moving timeline

90+ DAYS OUT

Strategy call with me. Get pre-approved. Start watching listings in your target areas. Research schools and request private school applications. Ask your employer about relocation benefits.

60 DAYS OUT

Tour in person or by video. Make your offer. List your current home. Get three moving quotes, and book early for summer moves.

30 DAYS OUT

Inspection and appraisal done. Lock homeowners and flood insurance. Schedule utilities and internet. Request school and medical records. Forward your mail.

CLOSING WEEK

Final walkthrough, in person or on video with me. Wire funds only after calling the title company at a number you've verified. Sign, get keys, and change the locks.

FIRST 30 DAYS

Driver's license, vehicle tags, and voter registration (Section 10). Enroll kids in school. Turn on weather alerts. Find your coffee shop.

FIRST YEAR

Pay your first property tax bill or confirm escrow did. Apply for any tax relief you qualify for. Service HVAC before summer. I'll check in on your home anniversary.

Sound like a local

Demonbreun Street: say "duh-MUN-bree-un."

Metro: Nashville and Davidson County share one consolidated government.

Middle Tennessee is a real region, separate from East and West Tennessee. The three stars on the state flag stand for them.

Lebanon: locals say "LEB-nun."

"The Boro": Murfreesboro.

Wave back. Neighbors here still wave from the porch and the driveway.

SECTION 14 | LET'S TALK

It matters who you hire to represent you.

A relocation has a lot of moving parts and very little room for error. You deserve an agent who knows every corner of this region, tells you the truth about it, and protects your interests from the first call to the day you get your keys.

A true local

From a Middle Tennessee native family on both sides, and knows these towns street by street.

Proven results

Selling real estate since 2006 and a top 1% REALTOR® in Middle Tennessee.

Built for relocation

Video tours, sight-unseen purchases, military moves, and coordinated closings in two states.

Judgment-free guidance

First home or fifth, lake house or acreage, every question gets a straight answer.



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Nik Shewmaker (Nashville's Nik)

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