

The Nashville *Relocation* Playbook

A private guide to moving to Middle Tennessee at the \$1.5M-and-above level: neighborhoods, taxes, schools, the market and the move itself.

2026 EDITION

MARKET DATA THROUGH SEPTEMBER 2026



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Choosing Nashville from *somewhere else*

If you are reading this, you are probably weighing a move from another city, and trying to judge Belle Meade against Brentwood, or Green Hills against Franklin, from hundreds of miles away. That is hard to do from listing photos.

Middle Tennessee is not one luxury market. It is a dozen small ones, split across two counties with different tax rates, different school systems and very different ideas of what a large lot means. A \$3 million budget buys a new build on a third of an acre in one place and a finished estate on five acres twenty-five minutes south.

This playbook puts the facts in one place: what each area costs and why, what you will pay in property tax, how schools are assigned, how long the drives really are, and how to run a search and a move from a distance. The market figures come from Redfin, Realtracs-based reporting and county and state sources, current as of October 2026.

When you are ready to narrow things down, I will build a short list around your budget and timeline and plan a scouting trip so your time on the ground counts.

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Luxury List

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A city that keeps *adding* to itself

Nashville's draw for relocating buyers comes down to four things: no state income tax, a deep job base in healthcare, finance and tech, a major airport that keeps adding routes, and a quality of life that is still easier to buy into than on either coast.

26.7M Passengers through BNA in the fiscal year ending June 2026, a record and up 7.7% on the prior year WSMV · Aug 2026	115 Nonstop destinations from BNA as of June 2026, the most in the airport's history WSMV · Aug 2026	0% State tax on wages, salary, bonuses, interest and dividends. Tennessee also has no estate or inheritance tax TN Dept. of Revenue
2,000 Corporate jobs Starbucks plans for its new downtown Nashville office over five years, with a \$100M investment Tennessean via Yahoo · Apr 2026	1,380 Closed sales at \$1M+ across the nine-county region from June through August 2026 Realtracs data via Nashville Homes · Sep 2026	LA · Seattle Chicago Top metros searching to move to Nashville, by net inflow of Redfin home searches, Apr–Jun 2026 Redfin

THE ECONOMY BEHIND THE MOVE

Healthcare is Nashville's anchor industry. HCA Healthcare is headquartered here, and Vanderbilt University Medical Center and Ascension Saint Thomas are major employers. Finance, music and entertainment, logistics and technology fill out the base.

Corporate relocations keep coming. Recent arrivals include AllianceBernstein, Amazon's Operations Center of Excellence and Starbucks' new corporate office, and Oracle has announced plans for a large East Bank campus.

WHO IS MOVING HERE

Redfin's search data points to the West Coast and Chicago as the biggest sources of inbound interest. The reasons relocating buyers give are consistent: taxes, more space for the money, a remote or hybrid job, and family already in Middle Tennessee.

WHAT SURPRISES NEWCOMERS

How spread out it is. Belle Meade to College Grove is close to an hour. Pick where you will spend your days first, then the house.

The Tennessee *tax advantage*

For a high-earning household, state income tax is often the largest single line that changes with a move. Tennessee does not tax earned income or investment income, and it repealed its inheritance tax in 2016.

WHAT TENNESSEE DOES AND DOES NOT TAX

TAX	TENNESSEE
Wages, salary & bonuses	None
Interest & dividends	None. The Hall income tax was fully repealed as of 2021
Capital gains	No state tax on individuals
Estate & inheritance	None
Sales tax	7% state plus local. 9.25% combined in Davidson County, 9.75% in Williamson County. Groceries carry a reduced 4% state rate
Property tax	Assessed on 25% of appraised value. See the next page for rates and examples

TOP STATE INCOME-TAX RATES IN COMMON FEEDER STATES

STATE	TOP MARGINAL RATE	NOTES
California	13.3%	Includes the 1% surcharge on income above \$1M
New York	10.9%	Plus up to 3.876% New York City tax
New Jersey	10.75%	On income above \$1M
Massachusetts	9%	5% plus a 4% surtax on income above about \$1.1M
Illinois	4.95%	Flat. \$49,500 on \$1M of taxable income
Washington	0% wages	But taxes long-term capital gains: 7%, plus 2.9% on gains above \$1M
Tennessee	0%	No tax on wages or investment income

Rates shown are statutory top rates and are for comparison only. Your savings depend on income type, deductions and timing.

RESIDENCY TIMING MATTERS

States like California and New York often audit high earners who leave. Before you move, ask your CPA how to document a clean change of domicile: when to sell or convert the old home, where to register vehicles and vote, and how to handle a bonus, option exercise or business sale that lands near the move date.

ESTATE PLANNING

Tennessee is a separate-property state, but married couples can opt into a Tennessee Community Property Trust, which can offer a full basis step-up on assets held in it. Worth raising with a Tennessee estate attorney when you update your documents.

WHERE THE MONEY GOES INSTEAD

Without an income tax, Tennessee leans on sales tax, so large purchases cost more here. Budget about 9.25% to 9.75% on furniture, fixtures and the like. Cars bought here carry state and local sales tax; vehicles you already own and bring with you generally do not.

THE QUICK MATH

An Illinois household with **\$1M** of taxable income pays about **\$49,500** a year in state income tax. A California or New York household at the same income pays considerably more. In Tennessee, the line is **zero**.

Property taxes, *county by county*

Tennessee property tax is simple once you see it: appraised value × 25% = assessed value, then the local rate applies to every \$100 of assessed value. The county line is where the difference shows up.

JURISDICTION	RATE / \$100 ASSESSED	\$2M HOME	\$3M HOME	\$5M HOME
Davidson Co. · Urban Services District Green Hills, 12 South, Sylvan Park, East Nashville	\$2.814	\$14,070	\$21,105	\$35,175
Davidson Co. · General Services District Belle Meade, Forest Hills, Oak Hill (plus any city levy)	\$2.782	\$13,910	\$20,865	\$34,775
Brentwood Williamson County \$1.30 + City \$0.19	\$1.49	\$7,450	\$11,175	\$18,625
Franklin Williamson County \$1.30 + City \$0.32 (plus FSSD where zoned)	\$1.62	\$8,100	\$12,150	\$20,250
Unincorporated Williamson e.g. College Grove, Leiper's Fork	\$1.30	\$6,500	\$9,750	\$16,250

Examples assume the assessor's appraised value equals the price shown. Rates: Metro Nashville Trustee (2026 rates, pending State Board of Equalization certification); Williamson County FY 2026–27 budget (Williamson Herald, Jun 2026); City of Brentwood FY 2027 (Williamson Herald, Jun 2026); City of Franklin FY 2026 (Williamson Scene, Jun 2025). FSSD = Franklin Special School District, a separate levy inside its boundary.

HOW IT IS CALCULATED

\$3M appraised × 25% =
\$750,000 assessed. \$750,000 ÷
100 × \$1.49 (Brentwood) =
\$11,175 a year.

REAPPRAISAL CYCLES

Both Davidson and Williamson reappraised in 2025. Values are reset county-wide on a cycle, so a purchase does not usually reset your appraisal by itself. New construction and additions are picked up when complete.

BEFORE YOU WRITE AN OFFER

Pull the parcel's current appraisal and last bill, not the seller's estimate. On a new build or a recent renovation, budget from the expected finished value.

READING THE GAP

On a \$3M home, the Davidson County bill runs roughly **\$9,700 to \$9,900 a year more** than in Brentwood. Over ten years that is close to six figures. It is one reason Williamson County homes command a premium.

Taxes are one input. Commute, school assignment and the house itself usually decide it.

The luxury market *right now*

As of fall 2026, Middle Tennessee's upper end is more balanced than it was in 2021 and 2022. Homes take longer to sell and most close a few percent under list. The best-located and best-finished homes still move fast, often before they reach the public sites.

\$995K Williamson County median sale price, Jun–Aug 2026	\$484K Davidson County median sale price, Jun–Aug 2026	~5 mo. Supply at \$1M+: 2,289 active vs. about 460 closings a month	43% Share of active regional listings priced below their original ask
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Realtracs exports via Nashville Homes September 2026 briefing (active listings as of Sep 27; closings Jun 1–Aug 31). Months of supply is our calculation from those counts.

AREA SNAPSHOT

AREA	MEDIAN SALE	YOY	\$/SQ FT	MEDIAN DAYS	SALE-TO-LIST	PERIOD
Belle Meade	\$4.30M	+37%	\$880	71	96.5%	3 mo. to Aug · 13 sales
Forest Hills	\$2.30M	+18%	\$584	94	94.4%	3 mo. to Sep · 19 sales
Brentwood	\$1.42M	+5%	\$356	63	97.4%	3 mo. to Aug
Green Hills	\$1.25M	+14%	\$439	62	96.9%	3 mo. to Jun
Franklin	\$863K	+13%	\$321	55	98.1%	3 mo. to Sep
Nashville (city)	\$465K	–1%	\$262	66	97.4%	3 mo. to Sep

Source: Redfin housing-market pages, accessed October 2026. Medians cover all home types, not only luxury homes. Small-sample areas like Belle Meade and Forest Hills swing widely from quarter to quarter, so treat year-over-year changes there as directional.

RECENT TOP-END SALES · SEPTEMBER 2026

Old Hillsboro Road, Franklin	\$6.72M
Shy's Hill Road, Nashville	\$6.00M
McCall Court, Brentwood	\$5.80M
Mountaintop Drive, College Grove	\$5.50M
Native Pony Trail, College Grove	\$4.80M

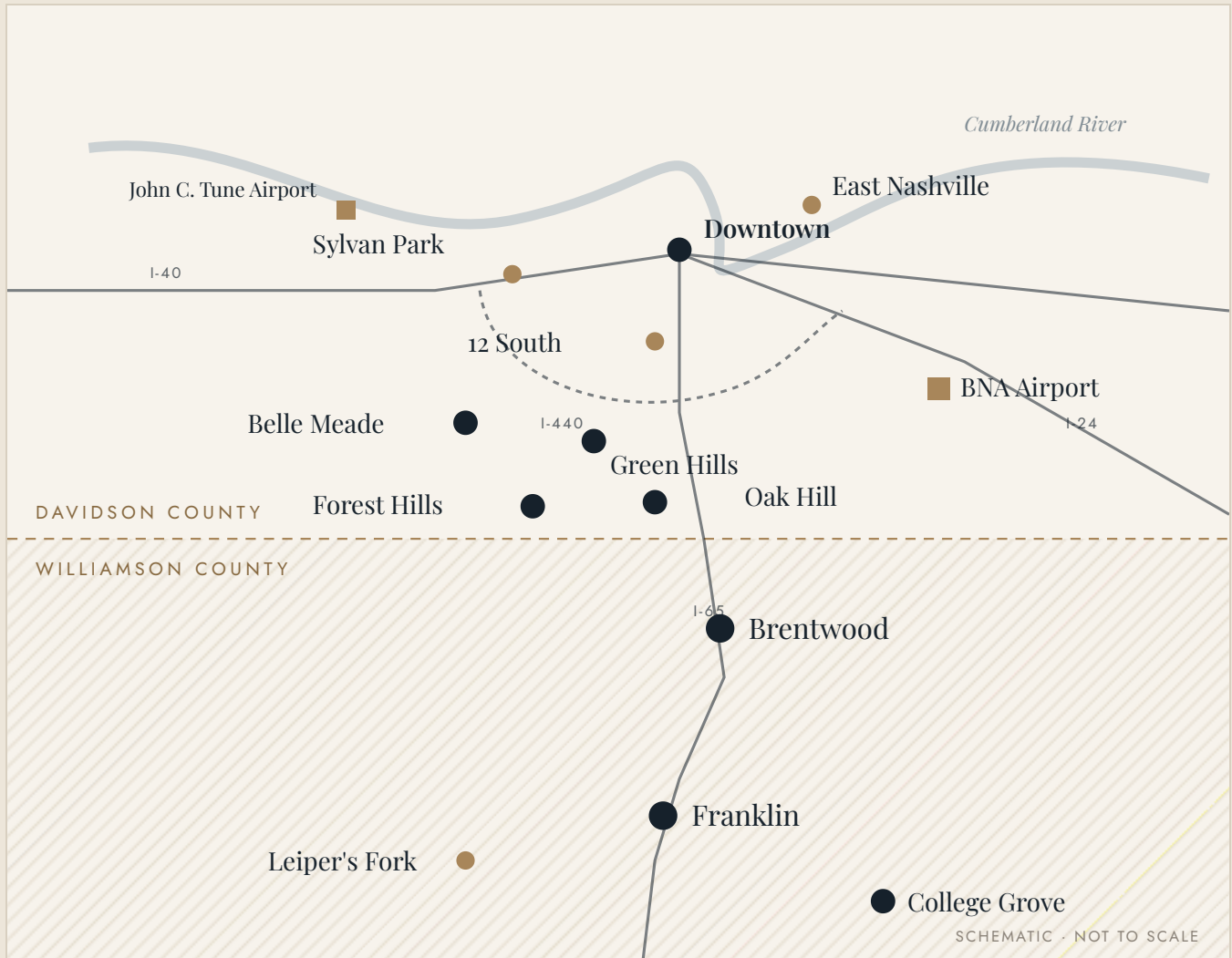
Nashville Post, Headline Homes: September 2026.

WHAT THIS MEANS FOR YOU

- **There is room to negotiate** on homes that have sat. Terms such as closing date, rent-back and repairs often matter as much as price.
- **The best homes still go first.** A meaningful share of top-end trades happen as Compass Private Exclusives or quietly between agents.
- **Be ready before you visit.** Pre-approval or proof of funds lets you act on a scouting trip.

The lay of *the land*

Nearly every luxury search here runs along one line: from downtown, south and west down Hillsboro Road and I-65, across the Davidson–Williamson county line, and on toward Franklin and the farmland beyond it.



DAVIDSON COUNTY · METRO NASHVILLE

One consolidated city-county government, Metro Nashville Public Schools, and a higher property tax rate. Belle Meade, Forest Hills and Oak Hill are separate small cities inside the county with their own zoning, which is why their lots stay large. Closer-in areas trade lot size for walkability and shorter drives.

WILLIAMSON COUNTY · BRENTWOOD, FRANKLIN & BEYOND

Its own county government and school district (Williamson County Schools, plus the Franklin Special School District for K–8 inside part of Franklin), and roughly half the property tax rate. Larger lots, more new construction and master-planned and golf communities, at the cost of a longer drive into the city.

What your budget *buys*

The same number buys very different things depending on the side of the county line and the distance from downtown. These are typical outcomes in 2026, not guarantees. Condition, lot and street can move any of them.

AREA	\$1.5M – \$2M	\$2M – \$3M	\$3M – \$5M	\$5M +
Belle Meade	Entry: smaller or single-story homes, often near Harding Pike	Classic brick traditional on about an acre, frequently needing updates	Renovated or newer estate homes on one to two acres	Top estates on Belle Meade Blvd and nearby; recent sales average about \$6M
Forest Hills & Oak Hill	Limited; mostly dated homes bought for the land	Mid-century homes on 1–3 acres; many are renovation or rebuild projects	Updated homes on wooded acreage; lot purchases for custom builds	New custom estates, often \$4M–\$8M all-in
Green Hills	Renovated homes and newer infill, about a third of an acre	New construction on the most sought-after streets	Custom new builds on prime streets, larger lots	Rare; usually larger lots on the Forest Hills edge
12 South & Sylvan Park	New-construction single-family or townhomes, walkable	Premier new builds on the best blocks	Very little inventory. Buyers at this level usually look to Green Hills or Belle Meade	
Brentwood	Updated 1980s–90s homes on about an acre in established subdivisions	Larger renovated or newer homes; entry to gated communities	Governors Club, Annandale and custom estates	Custom estates on acreage on the western and southern edges
Franklin & Leiper's Fork	Larger homes in master-planned communities such as Westhaven; historic homes near downtown	Newer custom homes; upper Westhaven; homes on a few acres	Estates on acreage along Old Hillsboro Rd and toward Leiper's Fork	Horse properties and estate farms; regular sales above \$5M
College Grove	Villa and smaller homes in The Grove; small acreage outside it	Golf-course and estate homes in The Grove	Large custom estates in The Grove	Premier golf-course estates up to about \$8M; working farms \$10M+

Ranges reflect Nashville Luxury List neighborhood guides (2026) and recent Realtors/Redfin sales. Off-market activity is not reflected in public data.

NEW CONSTRUCTION VS. RESALE

- **Spec homes** are finished or near-finished homes a builder sells. You get new systems and a builder warranty, but you choose few of the finishes.
- **Custom builds** on your own lot usually run 12 to 24 months from design to move-in. Common in Green Hills, Forest Hills and the Williamson estate areas.
- **Resale** moves fastest and often sits on better, more mature lots. Budget for updates in 1980s–2000s homes.

COSTS BEYOND THE PRICE

- Property tax (page 5) and HOA dues in gated and golf communities.
- Club initiation is separate from any home purchase, and some clubs have waitlists.
- Acreage often means a septic system, possibly a well, and private road or driveway upkeep.
- Homeowner's insurance with wind and hail coverage, plus flood coverage where needed.

Belle Meade

CITY OF BELLE MEADE · 37205
WEST NASHVILLE

MEDIAN SALE \$4.30M 3 mo. to Aug 2026	PRICE / SQ FT \$880 Redfin	TYPICAL LOT 1–2 ac Estate core	TO DOWNTOWN 15 min Off-peak drive
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Belle Meade is Nashville's best-known estate address. It was incorporated as its own city in 1953, with its own mayor, police and zoning code, and it has stayed almost entirely residential with no commercial strip. The result is wide, tree-lined boulevards, deep setbacks and lots that rarely get subdivided.

The architecture leans Georgian, Colonial Revival and Tudor, with a growing number of restrained contemporary homes. Sales volume is low, typically a dozen or so homes a quarter, so each sale moves the averages.

PRICE BANDS

From ~\$1.5M	Entry homes, often single-story and near Harding Pike (about 17% of recent sales)
\$1.5M – \$4M	The core of the market, about 61% of sales
\$4M +	About 22% of sales, averaging just over \$6M

GOOD TO KNOW

- The city's own zoning and building review apply on top of Metro's. Plan more lead time for renovations and new builds.
- Property tax is the Metro General Services rate plus any Belle Meade city levy. Confirm on the parcel record.
- Percy Warner Park (2,684 acres) and Edwin Warner Park (1,475 acres) sit just south.

DRIVE TIMES · OFF-PEAK

Downtown 15 min · Vanderbilt/West End 10 min · BNA 20 min. Rush hour can add 10–15 min.

ZONED PUBLIC SCHOOLS · MNPS

Julia Green Elementary · John Trotwood Moore Middle · Hillsboro High (IB program). Verify any address with MNPS.

INDEPENDENT SCHOOLS NEARBY

Montgomery Bell Academy · Harpeth Hall · Ensworth · University School of Nashville

CLUBS & LANDMARKS

Belle Meade Country Club (1901) · Richland Country Club · Belle Meade Historic Site & Winery · Cheekwood Estate & Gardens · the Iroquois Steeplechase each May

NEARBY DINING

Harding Pike just outside the city line; Green Hills and West End within 10 minutes

A fit if you want

An established estate address about 15 minutes from downtown, mature one- to two-acre lots, and a quiet, residential-only setting. Budget for Davidson County's higher tax rate.

Forest Hills & Oak Hill

TWO SMALL CITIES · 37215 / 37220
SOUTH NASHVILLE

FOREST HILLS MEDIAN \$2.30M 3 mo. to Sep 2026 · 19 sales	OAK HILL MEDIAN \$2.53M Trailing 12 mo. · 26 sales	TYPICAL LOT 1–3 ac Larger tracts in Oak Hill	TO DOWNTOWN 15 min Off-peak drive
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Forest Hills and Oak Hill are two of the quietest luxury enclaves inside Davidson County. Each is its own incorporated city with fewer than 5,000 residents and no commercial strip, and zoning has changed little in about fifty years. That keeps lots large and wooded, often one to three acres in Forest Hills and three to twenty for some Oak Hill estates.

Much of today's housing stock is mid-century. A common path is to buy a dated home for the land and build a new custom estate, which typically lands in the \$4M to \$8M range all-in. Forest Hills sits closer to Belle Meade, with somewhat tighter lots and higher prices per square foot. Oak Hill runs farther south and east toward Brentwood and has more acreage.

Inventory is thin and a meaningful share of sales happen off-market, so these areas reward patience and early access.

GOOD TO KNOW

- Recent Forest Hills sales are taking longer (94 median days) and closing around 94% of list, a better setup for buyers than a year ago.
- Survey, topography and setbacks matter on wooded acreage. Have a builder walk any lot before you commit.
- Radnor Lake State Park (1,332 acres) borders the area: walking trails only, no bikes or dogs.

DRIVE TIMES · OFF-PEAK

Downtown 15 min · Vanderbilt/West End 12 min · BNA 20 min

ZONED PUBLIC SCHOOLS · MNPS

Percy Priest Elementary (Forest Hills) or Crieve Hall Elementary (Oak Hill), feeding Hillsboro High. Verify by address.

INDEPENDENT SCHOOLS NEARBY

Ensworth (about 7 min) · Franklin Road Academy · Christ Presbyterian Academy · Brentwood Academy (about 10 min) · Montgomery Bell Academy

CLUBS, PARKS & LANDMARKS

Radnor Lake · Edwin Warner Park · Richland Country Club · Cheekwood · the Bluebird Cafe and The Mall at Green Hills just north

PRICE BANDS

Land-value purchases from about \$2M · updated estates \$3M–\$5M · new custom builds \$4M–\$8M

A fit if you want

Wooded acreage and privacy without leaving Davidson County, or a lot on which to build a custom estate. Requires patience and early access to off-market homes.

Green Hills

METRO NASHVILLE · 37215
SOUTH NASHVILLE

MEDIAN SALE	PRICE / SQ FT	TYPICAL LOT	TO DOWNTOWN
\$1.25M 3 mo. to Jun 2026	\$439 +22% YoY	0.3 ac Median	12 min Off-peak drive

Green Hills is where Nashville's city convenience and its luxury housing overlap. It has the city's main high-end shopping at The Mall at Green Hills and the Hillsboro Road corridor, a deep restaurant scene, and Vanderbilt and Saint Thomas hospitals within about ten minutes.

Housing ranges from renovated 1950s brick ranches to new transitional and modern builds that replace them. Lots are moderate, a median of about a third of an acre, and the strongest single-family demand sits between \$1.2M and \$1.9M. New construction on the most sought-after streets, such as Estes Road and Lynnwood Boulevard, often runs \$3M and up, and much of the market above \$2.5M is tear-down and custom rebuild.

Condominium options, including several full-service buildings near Hillsboro Road, start in the high \$400Ks and appeal to buyers who want a lock-and-leave Nashville base.

GOOD TO KNOW

- Green Hills is inside the Urban Services District, so it carries Metro's full \$2.814 rate.
- Expect traffic along Hillsboro Pike at peak hours. Side streets are quiet.
- Walk Score in the low 60s, high for Nashville.

DRIVE TIMES · OFF-PEAK

Downtown 12 min · Vanderbilt/West End 8 min · BNA 18 min

ZONED PUBLIC SCHOOLS · MNPS

Julia Green Elementary · John Trotwood Moore Middle · Hillsboro High (IB program).
Verify by address.

INDEPENDENT SCHOOLS NEARBY

Harpeth Hall · Ensworth · Lipscomb Academy
· Christ Presbyterian Academy · Montgomery Bell Academy

SHOPPING, DINING & CULTURE

The Mall at Green Hills · Hill Center Green Hills · Parnassus Books · the Bluebird Cafe · Belcourt Theatre (Hillsboro Village)

PARKS

Radnor Lake State Park about 5 min south · Sunnyside Park

A fit if you want

Short drives to Vanderbilt, downtown and BNA, with shopping and dining nearby, on a smaller lot. Strong for new construction.

The walkable core

12 SOUTH · SYLVAN PARK
EAST NASHVILLE

For buyers who want to walk to coffee and dinner and be downtown in under ten minutes, these neighborhoods trade acreage for location. New construction dominates the upper end.

12 South

37204 · WALK SCORE 85+

A six-block strip of boutiques and restaurants, lined by restored Craftsman bungalows and Tudor cottages, plus newer tall-and-skinny homes and townhomes. Average list price was about \$1.36M early in 2026, at roughly \$469 a square foot.

\$1.2M–\$1.8M Deepest selection; new builds near the strip

\$1.8M + Top new construction on the best blocks

Drive: downtown 7 min · BNA 15 min

Schools: zoned to Waverly-Belmont Elementary; MNPS academic magnets by application

Nearby: Sevier Park, Belmont University

Sylvan Park

37209 · WALK SCORE MID-70S

West Nashville streets named for states, restored 1920s bungalows and new construction near Murphy Road. Average list price was about \$1.22M in March 2026. Lots are typically under a quarter acre.

\$1.5M + New single-family near Murphy Road

to ~\$2.7M Premier new construction

Drive: downtown 10 min · BNA 18 min

Schools: zoned to Sylvan Park Paideia; St. Bernard Academy and St. Cecilia Academy just west

Nearby: McCabe Park golf, Richland Creek Greenway

East Nashville

37206 · LOCKELAND SPRINGS, EDGEFIELD

Restored Victorians and Craftsman homes, plus architect-designed new builds, a few minutes across the river from downtown. The 37206 median was about \$631K in early 2026; the luxury pockets sit well above it.

\$900K–\$1.6M Restored historic homes, Lockeland Springs & Edgefield

\$1.5M + Architect-designed new construction

Drive: downtown 5 min · BNA 12 min

Schools: Lockeland Design Center (elementary); verify by address

Nearby: Shelby Park & Bottoms (1,200+ acres), Five Points

WHO TENDS TO CHOOSE THE CORE

Buyers keeping a primary home elsewhere, empty nesters downsizing from acreage, and anyone who values a short drive downtown and to BNA over a big lot.

WATCH FOR

Two homes on one original lot (horizontal property regimes) are common in these areas. Check the HOA documents, shared-wall details and what you own outright before you write an offer.

Data: Nashville Luxury List neighborhood guides (Feb–Mar 2026 listing data). All three areas are in the Urban Services District (\$2.814 rate).

Brentwood

CITY OF BRENTWOOD · 37027
NORTHERN WILLIAMSON COUNTY

MEDIAN SALE	PRICE / SQ FT	TYPICAL LOT	PROPERTY TAX
\$1.42M 3 mo. to Aug 2026 · +5% YoY	\$356 +9% YoY	1 acre Common minimum	\$1.49 Per \$100 assessed

Brentwood is the first city across the county line and, for many relocating buyers, the default starting point. Most single-family lots carry a one-acre minimum, a 1980s zoning rule that still shapes the city, and the City of Brentwood has not raised its property tax rate in 36 years. Population is about 45,000.

Much of the housing dates from the 1980s to the 2000s in established subdivisions such as Concord Hunt, Witherspoon, River Oaks and Maryland Manor. Many have been renovated. At the top end, gated Governors Club (about 750 acres with an Arnold Palmer-designed course) and Annandale hold the city's larger estates, with custom homes on acreage along the western and southern edges.

PRICE BANDS

\$1.2M – \$2.5M	Most established neighborhoods; renovated homes on about an acre
\$2.5M – \$3M	Larger renovations and newer homes, entry to gated communities
\$3M +	Governors Club, Annandale and custom estates

GOOD TO KNOW

- Maryland Farms and Cool Springs nearby are major office centers, so many residents work ten minutes from home.
- Parts of Brentwood are on NES electric and parts on Middle Tennessee Electric. Check the address.

DRIVE TIMES · OFF-PEAK

Downtown 20–25 min · Vanderbilt/West End 18 min · BNA 25 min · Franklin 15 min. I-65 at rush hour can add 10–15 min.

ZONED PUBLIC SCHOOLS · WCS

Two high school zones: Brentwood High (central and northern neighborhoods) and Ravenwood High (much of the south, including most of Governors Club), with feeder elementary and middle schools. Verify by address with Williamson County Schools.

INDEPENDENT SCHOOLS

Brentwood Academy · Currey Ingram Academy · Christ Presbyterian Academy and Ensworth a short drive north

CLUBS & PARKS

Governors Club · Brentwood Country Club · Nashville Golf & Athletic Club · Crockett Park (165 acres) · Marcella Vivrette Smith Park (405 acres)

SHOPPING & DINING

Hill Center Brentwood · Maryland Farms · CoolSprings Galleria

A fit if you want

An acre of land, newer or renovated homes, roughly half the property tax of Davidson County, and a 20- to 25-minute drive to the city.

Franklin & Leiper's Fork

CITY OF FRANKLIN · 37064 / 37067 /

37069

CENTRAL WILLIAMSON COUNTY

MEDIAN SALE \$863K Citywide · 3 mo. to Sep 2026	CENTRAL FRANKLIN ~\$1.04M Downtown-adjacent historic	ESTATE FARMS \$5M + Old Hillsboro Rd, Leiper's Fork	TO DOWNTOWN 30–35 min Off-peak drive
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Franklin pairs a historic Main Street, recognized as a Great American Main Street, with a deep luxury market on the edges of town. The city has roughly doubled in population since 2000. Citywide prices are moderate. The luxury market is in specific places: historic homes near downtown, master-planned Westhaven, and estates on acreage to the west and south.

Westhaven is a 1,500-acre traditional neighborhood development just west of downtown, with a town center, golf and amenities, and homes from the high \$700Ks to \$4M and up. Farther out, **Old Hillsboro Road** and the village of **Leiper's Fork** hold horse properties and estate farms that regularly trade above \$5M. September 2026's top sale in the region was a \$6.72M home on Old Hillsboro Road.

PRICE BANDS

\$1.5M – \$3M	Historic downtown homes, upper Westhaven, newer custom homes
\$3M – \$5M	Estates on acreage west and south of town
\$5M +	Equestrian and estate farms toward Leiper's Fork

GOOD TO KNOW

- Inside part of the city, K–8 public students attend the separate Franklin Special School District, which has its own small tax levy.
- Acreage west of town is often on septic and may be outside city services. Confirm utilities early.

DRIVE TIMES · OFF-PEAK

Downtown Nashville 30–35 min · BNA 30–35 min · Brentwood 15 min · Cool Springs 10 min

ZONED PUBLIC SCHOOLS

Williamson County Schools (Franklin High and Centennial High serve much of the city) and, for K–8 inside its boundary, Franklin Special School District. Zoning is address-specific; verify with each district.

INDEPENDENT SCHOOLS

Battle Ground Academy (PK–12) · St. Paul Christian Academy (PK–8) · Brentwood Academy and Christ Presbyterian Academy within 20–25 min

CLUBS & CULTURE

Westhaven Golf Club · Old Natchez Country Club · Vanderbilt Legends Club · The Franklin Theatre · The Factory at Franklin · Pilgrimage Music & Cultural Festival each September

PARKS

Harlinsdale Farm · Pinkerton Park · Harpeth River Greenway · the Natchez Trace Parkway near Leiper's Fork

College Grove

UNINCORPORATED WILLIAMSON · 37046
SOUTHEAST OF FRANKLIN

THE GROVE RANGE	PRICE / SQ FT	TYPICAL LOT	PROPERTY TAX
\$1.9M–\$8M Villa lots to golf estates	\$566 The Grove, early 2026	1–3 ac 5–50 ac outside The Grove	\$1.30 County rate only

College Grove is rolling farmland southeast of Franklin and home to **The Grove**, a 1,000-acre gated private community built around a Greg Norman Signature golf course, with a clubhouse, equestrian center, tennis, fitness and resort pools. Homes there average about 6,500 square feet, with custom millwork, stone and outdoor living built in.

Outside The Grove, the market is estates and working farms on 5 to 50 acres, from about \$1.5M for smaller acreage to \$10M and up for equestrian properties. Three of the region's ten highest-priced sales in September 2026 were in College Grove.

Because College Grove is unincorporated, the property tax is the Williamson County rate alone, the lowest in this guide. The trade-off is distance: this is the longest drive to downtown and BNA of any area here.

ALSO WORTH A LOOK NEARBY

- **Southall**, a 325-acre working farm and resort next door, is a draw for dining and spa.
- **Thompson's Station** and **Nolensville** offer newer construction and acreage at lower price points, with similar county taxes plus small town levies.

DRIVE TIMES · OFF-PEAK

Downtown 40–45 min · BNA 35–40 min ·
downtown Franklin 20–25 min · John C. Tune
Airport (private aviation) about 35 min

ZONED PUBLIC SCHOOLS · WCS

College Grove Elementary · Heritage Middle ·
Independence High. Verify by address.

INDEPENDENT SCHOOLS

Battle Ground Academy (about 30 min) ·
Brentwood Academy (about 35 min)

RECREATION

The Grove club and equestrian center · the
College Grove to Leiper's Fork stretch of the
Natchez Trace Parkway · Henry Horton State
Park about 20 min south

INVENTORY NOTE

Very few acreage homes outside The Grove
come up each year, so searches here often
take longer. Private, off-market introductions
are common.

A fit if you want

A gated golf and equestrian community or true acreage, the lowest tax rate in this guide, and the longest drive to downtown and BNA.

Side by *side*

The trade-offs on one page. Drive times are typical off-peak; add 10 to 15 minutes at rush hour on I-65 and I-440.

AREA	COUNTY / DISTRICT	TYPICAL LUXURY RANGE	TYPICAL LOT	DOWNTOWN	BNA	TAX RATE*	PUBLIC SCHOOLS
Belle Meade	Davidson · GSD + city	\$1.5M–\$8M+	1–2 ac	15	20	\$2.782+	MNPS
Forest Hills	Davidson · GSD + city	\$2M–\$8M	1–3 ac	15	20	\$2.782+	MNPS
Oak Hill	Davidson · GSD + city	\$2M–\$6M	1–20 ac	15	20	\$2.782+	MNPS
Green Hills	Davidson · USD	\$1.2M–\$4M	~0.3 ac	12	18	\$2.814	MNPS
12 South	Davidson · USD	\$1.2M–\$2M	<0.25 ac	7	15	\$2.814	MNPS
Sylvan Park	Davidson · USD	\$1.5M–\$2.7M	<0.25 ac	10	18	\$2.814	MNPS
East Nashville	Davidson · USD	\$900K–\$2M	<0.3 ac	5	12	\$2.814	MNPS
Brentwood	Williamson · city	\$1.2M–\$6M+	~1 ac	20–25	25	\$1.49	WCS
Franklin	Williamson · city	\$1.5M–\$7M+	0.2–20+ ac	30–35	30–35	\$1.62	WCS / FSSD
Leiper's Fork	Williamson · uninc.	\$2M–\$10M+	5–100+ ac	40+	40+	\$1.30	WCS
College Grove	Williamson · uninc.	\$1.5M–\$10M+	1–50 ac	40–45	35–40	\$1.30	WCS

*Per \$100 of assessed value (25% of appraised). "+" means a separate city levy may apply. FSSD = Franklin Special School District (K–8). Leiper's Fork drive times are estimates from central Leiper's Fork. Ranges are typical, not limits.

IF THE COMMUTE MATTERS MOST

Green Hills, 12 South, Sylvan Park, East Nashville and Belle Meade keep downtown, Vanderbilt and BNA within about 20 minutes.

IF LAND AND PRIVACY MATTER MOST

Forest Hills and Oak Hill inside Davidson; Leiper's Fork, College Grove and the Franklin estate roads in Williamson.

IF YOU WANT NEW AND TURNKEY

Green Hills infill, Brentwood and Franklin custom homes, and The Grove. Expect to pay for new; resale offers more lot for the money.

Schools: public *and* independent

Public school assignment is by address, and boundaries can split a subdivision.

Independent schools run on their own calendar, which often sets the timeline for the move.

THE THREE PUBLIC DISTRICTS

Metro Nashville Public Schools (MNPS) serves all of Davidson County, including Belle Meade, Forest Hills and Oak Hill. Beyond zoned schools it runs academic magnets (Hume-Fogg, Martin Luther King Jr., Meigs Middle) with application-based admission.

Williamson County Schools (WCS) serves the county outside the Franklin Special School District, including Brentwood, most of Franklin and College Grove.

Franklin Special School District (FSSD) is a separate K–8 district inside part of the City of Franklin. Its students attend WCS high schools.

VERIFY BEFORE YOU BUY

Use each district's official address-lookup tool for any home you are serious about, and review the Tennessee Department of Education's school report cards for performance data. Ask me for the lookup links for any address; I will not rely on a listing's school field.

INDEPENDENT SCHOOLS AT A GLANCE

SCHOOL	GRADES	TYPE	AREA
Montgomery Bell Academy	7–12	Boys	West End
Harpeth Hall	5–12	Girls	Green Hills
Ensworth	K–12	Coed	Green Hills / Hwy 100
University School of Nashville	K–12	Coed	Vanderbilt area
Franklin Road Academy	PK–12	Coed	Oak Hill
Christ Presbyterian Academy	PK–12	Coed, Christian	Forest Hills edge
Lipscomb Academy	PK–12	Coed, Christian	Green Hills
Father Ryan High School	9–12	Coed, Catholic	Nashville
St. Cecilia Academy	9–12	Girls, Catholic	West Nashville
Brentwood Academy	6–12	Coed, Christian	Brentwood
Currey Ingram Academy	K–12	Learning differences	Brentwood
Battle Ground Academy	PK–12	Coed	Franklin

Confirm grades, campuses and openings directly with each school.

THE TYPICAL INDEPENDENT-SCHOOL CALENDAR

Late summer–fall

Open houses and tours.
Applications open.

Winter

Application deadlines, entrance testing (often the ISEE) and visits.

Early spring

Admission decisions and enrollment contracts.

Mid-year moves

Possible but space-dependent. Call admissions offices early.

Drive times, airports *and* traffic

Nashville is a driving city. There is no rail line serving the luxury neighborhoods, so the practical question is which interstate you will be on, and at what hour.

TYPICAL OFF-PEAK DRIVE TIMES, IN MINUTES

FROM	DOWNTOWN	VANDERBILT / WEST END	BNA	COOL SPRINGS
Belle Meade	15	10	20	25
Green Hills	12	8	18	20
Forest Hills / Oak Hill	15	12	20	15
12 South	7	8	15	20
East Nashville	5	15	12	30
Brentwood	20–25	18	25	10
Franklin	30–35	25	30–35	10
College Grove	40–45	40	35–40	25

Downtown, Vanderbilt and BNA times from Nashville Luxury List neighborhood guides; Cool Springs times are our estimates. Rush hour typically adds 10–15 minutes, more on I-65 between Brentwood and downtown.

THE ROUTES THAT MATTER

- **I-65** is the spine between Franklin, Brentwood and downtown, and the most congested commute in the region at peak hours.
- **Hillsboro Pike, Granny White Pike and Franklin Pike** are the surface-road alternatives between Green Hills, Forest Hills and Brentwood.
- **Highway 100 and Old Hickory Boulevard** link Belle Meade and the Warner Parks to the south side.

NASHVILLE INTERNATIONAL (BNA)

A record 26.7M passengers in the year ending June 2026 and 115 nonstop destinations as of June, including transatlantic service to London, Dublin and Reykjavík. The \$3B New Horizon expansion runs into 2028, with a rebuilt 16-gate Concourse A planned for July 2028. Allow extra time for parking and curbside during construction.

PRIVATE AVIATION

John C. Tune Airport (JWN) in west Nashville serves corporate and private aircraft and is about 15 minutes from Belle Meade. BNA also has private-aviation terminals.

GETTING DOWNTOWN WITHOUT A CAR

Rideshare is the default for evenings out. WeGo buses serve major corridors, but few residents of the luxury areas rely on them.

Before you fall for a house, drive it at 7:45 on a weekday morning, from the driveway to the office.

Living *here*

Beyond the house: the clubs, culture, healthcare and weather that shape day-to-day life in Middle Tennessee.

PRIVATE CLUBS

Belle Meade Country Club	Belle Meade
Hillwood Country Club	West Nashville
Richland Country Club	Forest Hills area
Brentwood Country Club	Brentwood
Governors Club	Brentwood, gated community
Nashville Golf & Athletic Club	Brentwood
Old Natchez Country Club	Franklin
Vanderbilt Legends Club	Franklin
The Grove	College Grove, gated community
The Golf Club of Tennessee	Kingston Springs

Membership is separate from any home purchase. Many clubs require sponsors and some keep waitlists, so start the conversation early. I am glad to make introductions.

HEALTHCARE

Vanderbilt University Medical Center, including Monroe Carell Jr. Children's Hospital; Ascension Saint Thomas; HCA Healthcare's TriStar hospitals; and Williamson Health in Franklin. Concierge and direct-pay primary care practices are widely available, and popular ones fill up, so register before you arrive.

ARTS & CULTURE

Schermerhorn Symphony Center (Nashville Symphony) · Tennessee Performing Arts Center · the Ryman Auditorium and Grand Ole Opry · Frist Art Museum · Cheekwood Estate & Gardens · the Bluebird Cafe · the Iroquois Steeplechase each May

SPORTS

Predators (NHL) · Titans (NFL), with a new enclosed stadium under construction on the East Bank · Nashville SC (MLS) · Nashville Sounds (Triple-A) · Vanderbilt in the SEC

OUTDOORS

Radnor Lake State Park · Percy and Edwin Warner Parks (more than 4,000 acres combined) · the Natchez Trace Parkway · Harpeth River paddling · Old Hickory and Percy Priest lakes for boating

CLIMATE & WEATHER

Four distinct seasons. Summers are hot and humid, with July highs near 90°F. Winters are mild, with January highs in the upper 40s and occasional snow or ice. Spring brings the strongest storms, and Middle Tennessee does see tornadoes and flash flooding.

- Check the FEMA flood map for any home near the Harpeth River, Richland Creek, Mill Creek or the Cumberland.
- A storm room or safe room is a common upgrade in new construction.
- Whole-house generators are worth pricing, especially on acreage.

Buying *from a distance*

Most of the work in a relocation purchase can happen before you board a plane. The goal is a short list good enough that a single trip ends in a decision.

BEFORE THE SEARCH

- **Financing.** Get jumbo pre-approval from a lender who closes luxury loans in Tennessee regularly, or assemble proof of funds for a cash purchase. Ask about a bridge loan if you are selling at home.
- **Selling first, or not.** A home-sale contingency weakens an offer at this level. Buying first with bridge financing or a lease-back on your current home is often stronger.
- **Off-market access.** Compass Private Exclusives and agent-to-agent introductions surface homes that never appear on public sites. Tell me your criteria early so I can watch for them.

DURING THE SEARCH

- **Live video tours** let you narrow the list. I walk the full property, the street and the neighbors, not only the rooms the listing photos show.
- **One focused trip.** Most buyers decide after a two- to three-day scouting trip (next page).

DUE DILIGENCE SPECIFIC TO MIDDLE TENNESSEE

- **Radon.** Parts of Middle Tennessee have elevated radon potential. Test every home and price in mitigation if needed.
- **Soil and drainage.** Clay soils and limestone (karst) geology mean foundation, grading and drainage deserve a specialist's look, especially on hillsides.
- **Septic and well.** Acreage outside sewer service needs a septic inspection and, where present, well water testing.
- **Flood zone.** Check FEMA maps and ask about past water, even outside mapped zones.
- **Specialty systems.** Pools, generators, geothermal, smart-home and equestrian improvements each need their own inspector.
- **Insurance.** Get quotes during the inspection period. Wind and hail deductibles vary widely.

CLOSING FROM ANYWHERE

Tennessee closings are handled by a title company or closing attorney. With your lender's approval, you can sign by mail or electronically and never sit at the closing table.

The scouting *weekend*

A sample three-day plan that covers both counties. I build the real version around your short list, school visits and any private showings, and I drive.

Day 1

Arrive & orient

MIDDAY	Land at BNA. Check in downtown or in the Vanderbilt and West End area.
AFTERNOON	Orientation drive: downtown, 12 South, Belmont and Hillsboro Village to Green Hills. See the core at a normal pace.
LATE DAY	Drive one commute you would really make, at the hour you would make it.
EVENING	Dinner in Green Hills or downtown. Review the next day's short list together.

Day 2

Davidson County

EARLY	Walk at Radnor Lake to get a feel for Forest Hills and Oak Hill.
MORNING	Private showings in Forest Hills, Oak Hill and Green Hills.
LUNCH	Green Hills, then Belle Meade Boulevard and the Warner Parks.
AFTERNOON	Belle Meade showings and any school tours.
EVENING	Debrief: cross off, rank, and decide whether day three is needed.

Day 3

Williamson County

MORNING	Brentwood showings, including Governors Club or Annandale if they fit.
LUNCH	Franklin's Main Street, then Westhaven.
AFTERNOON	Old Hillsboro Road, Leiper's Fork or The Grove, depending on your list.
LATE DAY	Back to BNA, about 35–40 minutes from College Grove, or stay over in Franklin.

WHERE TO STAY

Downtown: The Hermitage Hotel or the Four Seasons, for an early start in Davidson.

West End / Vanderbilt: central to Belle Meade and Green Hills.

Franklin and College Grove: The Harpeth in downtown Franklin, or Southall for a farm setting.

BEFORE YOU FLY

- Pre-approval or proof of funds in hand, so you can write an offer on the trip
- School tours requested two to three weeks ahead
- A clear top three: budget, commute, lot size or schools
- Avoid big event weekends, when hotels fill and prices jump

Your relocation *timeline*

*Most luxury relocations take six to twelve months from first conversation to move-in.
Working backward from a school start or a job date keeps the pieces in order.*

6–12 MONTHS OUT

Plan

- Set budget, must-haves and a commute limit
- Talk to your CPA about residency timing and any large income events
- Contact independent schools; most deadlines fall in winter
- Schedule a Virtual Relocation Consult and join the private listing list

3–6 MONTHS OUT

Narrow

- Jumbo pre-approval or proof of funds
- Scouting trip and neighborhood short list
- Decide: buy now, build, or rent first
- Plan the sale or lease of your current home

60–90 DAYS OUT

Secure

- Offer, inspections, appraisal and insurance quotes
- Book movers. Spring and summer fill early
- Line up storage if dates don't match

30 DAYS OUT

Prepare

- Transfer or start utilities (next page)
- Forward mail; update banks and subscriptions
- Request school and medical records
- Final walkthrough, in person or by live video

MOVE WEEK

Arrive

- Close by mail or e-signing if you are still out of state
- Rekey locks and reset alarm and gate codes
- Locate the main water shutoff, breaker panel and any generator

FIRST 30 DAYS

Settle

- Tennessee driver license within 30 days
- Title and register vehicles with the County Clerk
- Register to vote
- Update wills and trusts with a Tennessee estate attorney
- Register with a primary care practice

Becoming a *Tennessean*

The paperwork is light. These are the steps that matter in your first month, plus who provides what at your new address.

DRIVER LICENSE · WITHIN 30 DAYS

- ☐ Visit a full-service Driver Services Center. You can submit documents online for pre-approval first.
- ☐ Bring originals: proof of identity and citizenship or legal presence, your Social Security number, and two proofs of Tennessee residency, such as a deed, mortgage statement or utility bill.
- ☐ Surrender your out-of-state license. Knowledge and road tests are generally waived if it has not been expired for more than six months. A vision screening is required.
- ☐ Moving from California, Connecticut, Illinois, Kentucky, Nevada or West Virginia? Bring a motor vehicle record from your former state.

VEHICLES

- ☐ Title and register at the County Clerk in Davidson or Williamson County. Bring your out-of-state title or lienholder details, your new Tennessee license and proof of address.
- ☐ Davidson County ended emissions testing in 2022, and Williamson County does not require it.

ALSO IN MONTH ONE

- ☐ Register to vote with your county election commission.
- ☐ Update your homeowner's and auto insurance to Tennessee policies.

UTILITIES · VARIES BY ADDRESS

SERVICE	DAVIDSON COUNTY	WILLIAMSON COUNTY
Electric	Nashville Electric Service (NES)	Middle Tennessee Electric; NES in parts of Brentwood
Gas	Piedmont Natural Gas	Piedmont Natural Gas or Atmos Energy
Water & sewer	Metro Water Services; some areas on utility districts	City of Brentwood or Franklin, or a utility district such as Harpeth Valley, Mallory Valley or Milcrofton
Trash	Metro collection in most areas; private haulers in some satellite cities	Private subscription haulers in many areas; city service in some
Internet	AT&T Fiber, Google Fiber, Xfinity	AT&T Fiber, Xfinity, United Communications

Providers change by street. I confirm the exact providers for any home under contract, and check fiber availability before you buy on acreage.

A NOTE ON DOMICILE

If you are leaving a high-tax state, your new license, vehicle registration, voter registration and primary-home address are all evidence that Tennessee is your home. Do them promptly and keep copies, and coordinate the details with your CPA.

From this guide to *your front door*

Two steps, in this order. With the groundwork done on the first call, a single well-planned trip is often enough to find the right home.

01

Virtual Relocation Consult

30 to 45 minutes by video. You leave with:

- A short list of two to four areas that fit your budget, commute and school needs
- What your budget buys in each, using current and recent off-market sales
- A property tax and cost estimate for your target price
- A timeline built backward from your move date

02

Curated Scouting Trip

Two to three days on the ground, planned for you:

- Private showings, including off-market and Compass Private Exclusive homes
- Neighborhood drives at the hours you would really live them
- School tours and club introductions on request
- Same-day offer strategy if the right home appears

ABOUT JASON

Jason Kloess is a luxury REALTOR® with Compass in Nashville, focused on homes priced at \$1.5M and up across Nashville, Brentwood, Franklin, College Grove and the surrounding area. He founded Nashville Luxury List, a weekly private newsletter that brings buyers the best of the market, including homes before they reach the public sites. Relocation clients get a single point of contact from the first video call through closing day and the introductions that follow: lenders, builders, schools, clubs and contractors.

START THE CONVERSATION

615-457-0768

Call or text

jason@nashvillexluxurylist.com

NashvilleLuxuryList.com/contact

Instagram @jasonkloess

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EQUAL HOUSING
OPPORTUNITY

Where the numbers *come from*

MARKET DATA

- Redfin housing-market pages for Belle Meade, Forest Hills, Brentwood, Green Hills (neighborhood), Franklin and Nashville, accessed October 2026. Medians cover all home types. Redfin migration data reflects home searches by its users, not actual moves.
- Nashville Homes, "Nashville Housing Market Report: September 2026," based on Realtor listing exports (active as of Sep 27, 2026; closings Jun 1–Aug 31, 2026).
- Nashville Post, "Headline Homes: September 2026."
- Axios Nashville, Jul 16, 2026, on Greater Nashville Realtors first-half 2026 data.
- Nashville Luxury List neighborhood guides, guides.nashvilleluxurylist.com (2026 editions), for price bands, lot sizes, school zones, amenities and drive times.

TAXES

- Metro Nashville Trustee, "How to Figure Your Property Tax Bill" (USD \$2.814, GSD \$2.782; 25% residential assessment).
- Williamson Herald, Jun 23, 2026: Williamson County FY 2026–27 rate \$1.30.
- Williamson Herald, Jun 2026: City of Brentwood FY 2027 rate \$0.19.
- Williamson Scene, Jun 16, 2025: City of Franklin rate \$0.32.
- Stripe, Tennessee sales tax by county (7% state; 9.25% Davidson; 9.75% Williamson).

RELOCATION & ECONOMY

- WSMV, Aug 5, 2026: BNA record 26.7M passengers, 115 nonstop destinations, New Horizon timeline.
- Nashville International Airport, Aug 18, 2025: Aer Lingus and Icelandair transatlantic service.
- The Tennessean via Yahoo Finance, Apr 21, 2026: Starbucks Nashville office (2,000 jobs over five years; \$100M).
- Fortune, Jan 15, 2026: Oracle's planned East Bank campus.
- Tennessee Department of Safety & Homeland Security, New Residents (30-day license requirement).
- Metro Public Health Department: end of Davidson County emissions testing (Feb 2022).

A NOTE ON FAIR HOUSING

This guide describes neighborhoods by facts such as price, lot size, taxes, drive times and amenities. School information lists zoned schools only; please verify assignments and review performance data with each district and the Tennessee Department of Education. Every buyer deserves the same information, and every neighborhood is open to every buyer.

KEEPING IT CURRENT

Market figures change monthly. For an updated snapshot of any neighborhood or price band, ask, and I will send the latest numbers.