

SANDERS PROPERTY

THE BUYER'S GUIDE

Moving to East Tennessee

Clinton. Oak Ridge. Norris. Powell. And beyond.

From people who sell homes here every day.

SANDERS PROPERTY · STEPHENSON REALTY & AUCTION

Why East Tennessee?

Most people who move here didn't plan to love it as much as they do. They came for a job, a lower cost of living, or a family connection. Then the mountains show up on the drive to work, the lake is twenty minutes away, and the neighbors introduce themselves. East Tennessee has a way of becoming home faster than you expect.

Start with the numbers. The cost of living here runs below the national average, and Tennessee levies no state income tax on wages. What you earn, you keep more of. For families relocating from the Northeast, Midwest or California, the difference is often thousands of dollars a year.

The Outdoors

Norris Lake, the Smoky Mountains, the Tennessee River. Hiking, fishing, paddling and camping aren't weekend trips. They're Tuesday afternoons.

Four Real Seasons

Mild winters, hot summers, and fall color that will stop you in your tracks on a random October drive through the hills.

Anchored Economy

Oak Ridge National Laboratory, UT, Y-12 and a fast-growing healthcare sector keep the job market steady and draw talent from across the country.

Genuinely Friendly

Not a slogan. People here wave at you. They bring food when you move in. That's just how it works.

Buy more house, owe less in taxes, and have time to enjoy what's around you. That combination is rare, and it's what draws people here from all over the country.

Key Cities and Areas

East Tennessee isn't one market. It's five or six distinct communities, each with its own personality, price point and lifestyle. Price ranges below are the middle half of homes that sold from October 2025 to October 2026 (MLS data).

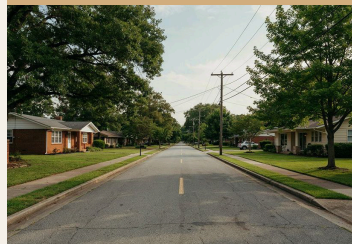


Clinton

\$290K – \$435K

County seat of Anderson County, with a historic downtown and a small-town rhythm that's hard to find this close to a major city. 20 minutes from Knoxville, 10 from Oak Ridge, without Knoxville prices. Acreage is still available.

Best for: families, first-time buyers, acreage buyers

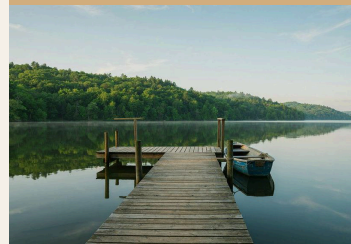


Oak Ridge

\$290K – \$490K

The Secret City, built in World War II for the Manhattan Project, is now a real community with top-ranked schools, a walkable downtown at Jackson Square, and an economy anchored by ORNL and Y-12.

Best for: families, ORNL/Y-12 professionals, school-focused buyers



Norris

\$290K – \$565K

A TVA-built town from the 1930s and one of the most architecturally distinctive communities in Tennessee. On Norris Lake, quiet and private, and unusually close-knit for its size.

Best for: second homes, retirees, privacy seekers



Powell

\$310K – \$460K

Fast growth over the last decade: newer subdivisions, strong amenity access and a 15-minute commute into Knoxville. More new construction here than anywhere else in the region, and the price-to-value ratio is strong.

Best for: new construction, commuters, families



Knoxville

\$307K – \$560K

Real city energy: Market Square, the University of Tennessee, an airport, and neighborhoods from Bearden to Sequoyah Hills to Fourth and Gill. Depth culturally, economically and in resale liquidity.

Best for: professionals, urban buyers, liquid resale

School Districts

Schools are often the deciding factor in where a family plants itself, and the options here are strong across the board. There's some nuance worth understanding before you make an offer based on a school name alone.

Anderson County Schools

Covers Clinton, Norris, Andersonville, Lake City and parts of Powell, with nearly 20 schools. Clinton High School and Norris Middle School each earned an A on the 2024–25 state report card, and Anderson County Career and Technical Center prepares students for college and skilled trades. Clinton also has its own small city district, Clinton City Schools, with three K–6 elementary schools that feed into the county middle and high schools.

Oak Ridge City Schools

An independent city district with close ties to ORNL and a long culture of academic excellence. Oak Ridge High School has earned an A on the state report card three years running. If school ranking is your main filter, Oak Ridge is hard to beat.

Knox County Schools

The region's largest district, covering Knoxville and much of the surrounding suburbs. Quality varies by zone, with magnet programs, early-college academies and high-performing neighborhood schools alongside more average options. Do your homework by specific address.

Private School Options

Webb School of Knoxville is the flagship private option: competitive, rigorous and well-connected. Knoxville Christian Academy offers a faith-based college-prep environment. Several Montessori programs operate in the Knoxville area, as do smaller faith-based schools across Anderson and Knox counties.

School zone boundaries change, especially in Powell, where Knox and Anderson counties share a border. A street can split districts. Always verify the exact zone for a specific address before making an offer.

Things to Know Before You Move

Every region has quirks that don't show up in the listing description but matter once you live there. Here are the details that trip up buyers who don't know the area.

Electric Service

Power comes from TVA through local providers: Clinton Utilities Board in Clinton and much of Anderson County, Oak Ridge Electric inside Oak Ridge, and KUB (Knoxville Utilities Board) in Knoxville and parts of Powell. Confirm the provider for any specific address.

Water and Sewer

Clinton Utilities Board, the City of Oak Ridge and Anderson County Water Authority serve most homes inside their areas. Some rural properties run on well and septic, which is fine but requires due diligence. Test the well water and inspect the septic system before closing.

Internet Access

Fiber is reliable in Knoxville, Oak Ridge and most newer subdivisions. In rural Anderson County or the hills around Norris, options thin out to fixed wireless or satellite. If you work remotely, check a specific address before you fall in love with a property.

Property Taxes

No state income tax on wages. Homes are assessed at 25% of appraised value. Anderson County's 2025–26 rate is \$1.49 per \$100 assessed in Clinton, \$1.41 in Oak Ridge and \$1.50 in Norris and rural areas, plus city taxes inside city limits. Ask us for the exact bill on any home.

HOAs

Common in subdivisions built after 2000 and standard in new construction. Older rural properties and acreage almost never carry HOAs. Fees vary widely, so ask for the exact amount. Read the covenants: some restrict fencing, parking, short-term rentals and outbuildings.

Homeowners Insurance

No hurricane, wildfire or coastal flood exposure here, but rates are climbing nationally. Get multiple quotes early, and if a property is near a creek or low-lying area, ask your agent about FEMA flood zone status before you make an offer.

How to Find the Right Home

Buying here isn't complicated, but it rewards people who show up prepared. Homes in the most popular price ranges still move steadily, and good homes in good condition don't last long.

1 Work with a buyer's agent

A good buyer's agent knows which neighborhoods are appreciating, which price points are overheated, and which houses have been sitting for a reason. Agent compensation is agreed in writing before you tour, and in most deals it is paid by the seller, but it is negotiable. Ask us to walk you through exactly how it works.

2 Get pre-approved first

Sellers here won't take you seriously without a pre-approval letter, and knowing your real number changes how you shop. Use a local lender who understands THDA (Tennessee Housing Development Agency) for first-time buyers, VA loans for veterans, and USDA rural development loans outside city limits. These programs are useful and underused.

3 Know the market conditions

In Clinton, Oak Ridge and Powell, homes under \$500K typically go under contract in about four weeks. Roughly a third go in two weeks or less, and they sell at about 99–100% of list price. That doesn't mean panic-buying. It means being decisive when the right property appears. Someone who tracks new listings daily gives you an edge.

4 Know what a good agent does

A great buyer's agent pulls real comparable sales, not just asking prices. They flag inspection concerns before you're under contract and emotionally invested, know reliable inspectors, local closing attorneys and trustworthy contractors, negotiate credits and repairs, and keep the deal on track from offer to keys.

LIFE HERE

What You're Really Getting

Beyond the numbers and logistics, there's something harder to quantify that everyone who moves here eventually mentions: the quality of life is different. Not just affordable. Genuinely good.

This is not a place you settle for. It's a place you discover, and then wonder why you waited so long.

You're within an hour of Great Smoky Mountains National Park, the most-visited national park in the country. Norris Lake has hundreds of miles of shoreline. The Tennessee River runs through Knoxville. The trails, the fishing holes, the bluegrass festivals and the tailgates at Neyland Stadium are the normal rhythm of life here, not bucket-list experiences.

The Seasons

Spring arrives green and warm. Summers are genuinely hot, this is the South, but most afternoons can be escaped to the water or the mountains. Fall is spectacular: the Smokies and ridgelines light up in October in a way that stops traffic. Winters are mild by national standards, and snow is occasional, not constant. You'll use your fireplace. You won't spend six months digging out.

The Community Feel

East Tennessee operates at a human pace. In Clinton, people know their neighbors. In Oak Ridge, the community is unusually engaged for a city its size, shaped by generations of scientists and engineers who chose to put down roots. In Norris, your neighbors have probably known each other for thirty years. That kind of social fabric is increasingly rare, and it's one of the things people say they didn't expect to love as much as they do.

Frequently Asked Questions

Is East Tennessee growing too fast?

Growth is real, but measured. Anderson County has kept its rural character while adding services. Prices have moved meaningfully in recent years, so waiting for a perfect moment has a cost.

Can I find land or acreage?

Yes, more easily than in most markets at this price point. Anderson County still has real rural acreage at prices well below mountain-resort markets. Ask us for current land listings and what a lot or acreage purchase involves.

What if I'm relocating for ORNL or Y-12?

Oak Ridge is the natural first stop. Clinton is an excellent alternative: lower price point, same commute distance, slightly more rural character. Both have deep familiarity with relocation and welcome newcomers regularly.

How competitive is the market?

Fairly. In Clinton, Oak Ridge and Powell, homes under \$500K typically go under contract in about four weeks, and about a third in two weeks or less. Well-priced homes sell at about 99–100% of list price. The best strategy is to be fully prepared when the right property appears.

Do I need to be there in person to buy?

Ideally yes, especially for a first purchase in an unfamiliar market. Visiting shows you neighborhoods, commute times and the feel of each community in a way virtual touring can't. If you can't visit first, a trusted local agent who walks properties on video is a workable alternative.

Are there new construction options?

Powell and parts of Anderson County have active new construction communities at multiple price points, from entry-level production homes to semi-custom options. A buyer's agent can negotiate with builders, review contracts before you sign, and recommend independent inspections at each phase.

The Sanders Property Difference

There are a lot of real estate agents in East Tennessee. What separates a good transaction from a frustrating one usually comes down to whether the person working with you actually knows the market, or is figuring it out alongside you. Sanders Property, operating through Stephenson Realty & Auction, is built around local knowledge and honest guidance from people who live and work in this market every day.

Local Expertise

Based in Clinton. Anderson County knowledge that no Knoxville-based agent can replicate. We know the streets, the school zones, the flood zones, and which subdivisions have issues that don't show in the listing.

Your Interests First

When you work with us, the only agenda is finding you the right home at the right price. No pressure to move fast, and no pitch.

Honest Counsel

We will tell you when a house is overpriced. We will flag inspection red flags before you're emotionally committed. We will walk away from a bad deal on your behalf and tell you why.

Trusted Network

Reliable inspectors. Local closing attorneys. Lenders who know THDA, VA and USDA programs. When a deal gets complicated, you want someone who can make a call and get it resolved.

Real estate in East Tennessee is an opportunity right now, for buyers who are prepared and working with the right guide. That's what Sanders Property is here to be.

NEXT STEP

Ready to Start?

Talk to our team. Clinton-based East Tennessee agents. No pressure, no pitch. Just an honest conversation about whether this market is right for you and what it actually looks like to buy a home here.

CALL OR TEXT

865-564-7966

WEB

sandersproperty.com

WHY NOW?

Prices have moved in recent years, but the fundamentals behind this market are still strong. You don't need to rush. You need to be ready, with someone in your corner who knows the difference between a house and a home, and between a good deal and a great one.

CALL US TODAY

