



Moving to East Tennessee

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

From someone who sells homes here every day.

Sanders Property | Stephenson Realty & Auction

Why East Tennessee?

Let's be honest — most people who move here didn't plan to love it as much as they do. They came for a job, or a lower cost of living, or a family connection. And then something happens. The mountains show up on your drive to work. The lake is twenty minutes away. 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 **12–15% below the national average**, and Tennessee levies **no state income tax on wages**. That's not a loophole — it's baked into the state constitution. 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 are not 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 attracting talent from across the country.

Genuinely Friendly

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

East Tennessee is the kind of place where you can buy more house, owe less in taxes, and actually have time to enjoy what's around you. That combination is rare — and it's exactly 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. Here's what you need to know about each one before you start searching.



Clinton

\$280K – \$400K

County seat of Anderson County, Clinton has a real historic core along Jackson Avenue and a small-town rhythm that's increasingly hard to find this close to a major city. You're 20 minutes from Knoxville and 10 minutes from Oak Ridge — without paying Knoxville prices. Acreage is still available. The community is tight-knit and growing.

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

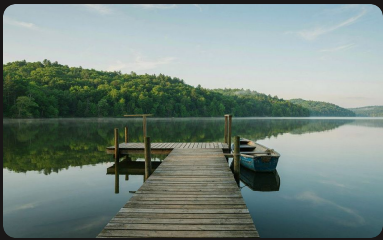


Oak Ridge

\$320K – \$550K

The Secret City reinvented. Built during World War II to support the Manhattan Project, Oak Ridge has grown into a genuine community with top-ranked schools, a walkable downtown at Jackson Square, and an economy anchored by ORNL and Y-12. If you're relocating for the Lab, this is where most professionals land — and for good reason.

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



Norris

\$350K – \$700K+

A TVA-built gem from the 1930s, Norris is one of the most architecturally distinctive communities in Tennessee. It sits right on Norris Lake, it's quiet and private, and the community is unusually close-knit for its size. If you want space, water access, and genuine peace, Norris delivers all three.

Best for: Second homes, retirees, privacy seekers



Powell

Under \$400K

Powell has grown fast over the last decade and it shows. Newer subdivisions, strong amenity access, and a 15-minute commute into Knoxville make it one of the most practical choices for families and commuters. You'll find more new construction here than anywhere else in the region, and the price-to-value ratio remains strong.

Best for: New construction buyers, commuters, families



Knoxville

\$250K – \$1M+

Real city energy. Market Square, the University of Tennessee campus, a functioning airport, and a wide range of neighborhoods from Bearden to Sequoyah Hills to Fourth and Gill. Knoxville has depth — culturally, economically, and in terms of resale liquidity. If you want city life with Southern roots, Knoxville delivers.

Best for: Professionals, urban buyers, liquid resale market

School Districts

Schools are often the deciding factor in where a family plants itself — and in East Tennessee, the options are genuinely strong across the board. That said, the landscape has some nuance worth understanding before you make an offer based on a school name alone.

Anderson County Schools

Covers Clinton, Norris, and parts of Powell. This is a well-regarded rural district with a genuine sense of community investment. Clinton High School in particular has strong career and technical education programs that prepare students for both college and skilled trades. Class sizes tend to be smaller than in Knox County.

Oak Ridge City Schools

An independent municipal district — and consistently one of the top-ranked in all of Tennessee. The district benefits from high per-student investment, proximity to ORNL (which drives parental and community engagement), and a long-standing culture of academic excellence. If school ranking is your primary filter, Oak Ridge is hard to beat.

Knox County Schools

The largest district in the region, Knox County covers all of Knoxville and a significant portion of the surrounding suburbs. Quality varies by zone — there are magnet programs, early-college academies, and high-performing neighborhood schools alongside more average options. Location within the district matters enormously. Do your homework by specific address.

Private School Options

Webb School of Knoxville is the flagship private option — competitive, academically 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. Private enrollment is strong regionally.

 School zone boundaries change — especially in Powell, where Knox and Anderson counties share a border. Always verify the exact zone for a specific address before making an offer based on a school. A street can split districts. Don't assume.

Things to Know Before You Move

Every region has its quirks — the things that don't show up in the listing description but matter once you're living there. East Tennessee is no different. Here's a plain-language breakdown of the practical details that trip up buyers who don't know the area.



Electric Service

You'll be served by either KUB (Knoxville Utilities Board) in Knox County or AUB (Anderson County Utilities) in Anderson County. Both are TVA-backed cooperatives, which means stable rates and reliable infrastructure. East Tennessee consistently has some of the most affordable electricity rates in the country.



Internet Access

Fiber is available and reliable in Knoxville, Oak Ridge, and most newer subdivisions. As you move into rural Anderson County or the hills around Norris, options thin out — sometimes to fixed wireless or satellite. If remote work is part of your life, check availability for a specific address before you fall in love with a property. This one matters more than people expect.



HOAs

Homeowners associations are common in subdivisions built post-2000 and are increasingly standard in new construction communities. Older rural properties and acreage almost never carry HOAs. Fees typically run \$150–\$600 per year for basic maintenance and common areas. Read the covenants before you close — some have restrictions on fencing, parking, short-term rentals, and outbuildings.



Water and Sewer

In the cities and newer subdivisions, you'll have municipal water and sewer — straightforward. In rural Anderson County, many properties run on well and septic. That's not a problem, but it requires due diligence. Always have well water tested and septic systems inspected before closing. These are not optional steps.



Property Taxes

Tennessee has no state income tax on wages, and property tax rates are genuinely reasonable. In Anderson County, expect roughly \$2,000–\$2,500 per year on a \$350K home. Knox County runs \$2,500–\$2,900 for a similar value. Oak Ridge has a combined city and county rate — typically \$3.20–\$3.60 per \$100 assessed — which is still competitive by national standards.



Homeowners Insurance

You're in a much better position here than coastal buyers — no hurricane exposure, no wildfire risk, no coastal flood premiums. That said, rates have been climbing nationally, and East Tennessee is not immune. Get multiple quotes early in the process. 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

The process of buying a home in East Tennessee isn't complicated — but it does reward people who show up prepared. The market under \$500K is still competitive. Good homes in good condition move. Here's how to approach it the right way.

1 Work with a buyer's agent

In Tennessee, the seller pays both commissions — meaning a buyer's agent costs you nothing out of pocket. But the value isn't just financial. A good buyer's agent knows which neighborhoods are appreciating, which price points are overheated, and which houses have been sitting on the market for a reason. Find someone who will tell you the truth about a property before you emotionally commit to it.

3 Know the market conditions

Under \$500K is still competitive across Anderson and Knox counties. Well-priced homes in good condition regularly go under contract within one to two weeks. That doesn't mean you need to panic-buy — it means you need to be decisive when the right property appears. Working with someone who tracks active inventory daily gives you an edge that Zillow alone cannot.

2 Get pre-approved first

Sellers in this market won't take you seriously without a pre-approval letter. More importantly, you shouldn't take yourself seriously without one — knowing your real number changes how you shop. Use a local lender who understands the regional programs: THDA (Tennessee Housing Development Agency) for first-time buyers, VA loans for veterans, and USDA rural development loans for properties outside city limits. These programs are genuinely useful and underused.

4 Understand what a good agent actually 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. They know reliable home inspectors, local closing attorneys, and which repair contractors are actually trustworthy. They negotiate credits and repairs on your behalf. And they keep the transaction on track from offer to keys — which matters more than most buyers realize until something goes sideways.

Life in East Tennessee

What You're Really Getting

Beyond the numbers and the logistics, there's something harder to quantify about East Tennessee that every person who moves here eventually mentions: the quality of life is different here. Not just affordable — genuinely good.

You're within an hour of Great Smoky Mountains National Park, the most-visited national park in the country. Norris Lake has over 800 miles of shoreline and one of the cleanest water quality records in the TVA system. The Tennessee River runs through Knoxville. The trails, the fishing holes, the bluegrass festivals, the tailgates at Neyland Stadium — this is all part of 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 the ridgelines light up in October in a way that stops traffic. Winters are mild by national standards. 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 roots down here. In Norris, your neighbors have probably known each other for thirty years. That kind of social fabric is increasingly rare in American life, and it's one of the things people consistently say they didn't expect to love as much as they do.

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

Frequently Asked Questions

These are the questions that come up in almost every buyer conversation. If you're thinking it, someone else already asked it.

Is East Tennessee growing too fast?

Growth is real, but it's measured. Anderson County has maintained its rural character while adding services. Knoxville proper has grown without losing its identity. The infrastructure is keeping pace in most areas. The honest answer: buy sooner rather than later. Prices in this region have moved meaningfully in five years and have more room to run.

Can I find land or acreage?

Yes — more easily than in most markets at this price point. Anderson County in particular still has genuine rural acreage available in the \$300K–\$500K range. You can have a wooded lot, a creek, and a real house without paying mountain-resort prices. That window is narrowing, but it still exists.

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

Oak Ridge is the natural first stop, and for most ORNL and Y-12 employees, it makes the most practical sense. Clinton is an excellent alternative — lower price point, same commute distance, slightly more rural character. Both communities have deep familiarity with the relocation experience and welcome newcomers regularly.

How competitive is the market right now?

Properties under \$500K in good condition in good neighborhoods continue to move quickly — typically one to two weeks in Clinton, Oak Ridge, and Powell. Above \$600K, the market has more breathing room. The best strategy is not to wait for the perfect moment — it's 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 in person lets you understand the neighborhoods, the commute times, and the feel of each community in a way that no amount of virtual touring can replicate. That said, for relocation buyers who can't visit before making an offer, working with a trusted local agent who can walk properties on video and provide honest feedback is a workable alternative.

Are there new construction options?

Powell and parts of Anderson County have active new construction communities. Builders are operating across multiple price points — from production-built entry-level homes to semi-custom options in the \$450K–\$650K range. A buyer's agent can negotiate on your behalf with builders, review contracts before you sign, and recommend independent inspections at each phase — all services that cost you nothing out of pocket in Tennessee.

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 one thing: whether the person working with you actually knows the market, or whether they're figuring it out alongside you.

Sanders Property, operating through Stephenson Realty & Auction, is built around local knowledge and buyer-focused service. This isn't a brokerage that splits its attention across every possible transaction type. The focus is on buyers — specifically, buyers who want honest guidance from someone who lives and works in this market every day.



Local Expertise

Clinton born and raised. 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.



Buyer-Only Focus

No split loyalty. No pressure to move fast because we have a seller's deadline. When you work with us, the only agenda is finding you the right home at the right price.



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 the deal gets complicated — and sometimes it does — 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.

Ready to Start?

Talk to Gavin — East Tennessee buyer's agent, Clinton born and raised. No pressure, no pitch. Just honest conversation about whether this market is right for you and what it actually looks like to buy a home here.

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Sanders Property

Stephenson Realty & Auction

Gavin works exclusively with buyers

— no split focus, no divided loyalty.



Why Now?

East Tennessee is at an inflection point. The prices that made this market exceptional five years ago have moved — but the fundamentals that drive those prices are stronger than ever. The buyers who act with preparation and good counsel are the ones who look back in three years and say they got it right.

You don't need to rush. You need to be ready. And you need someone in your corner who knows the difference between a house and a home — and between a good deal and a great one.

 CALL GAVIN TODAY