

Tennessee

Why halfbacks land here: zero state income tax, mild winters in the south, real seasons in the east, and live music almost anywhere you go.

Top Halfback Cities

Knoxville / Farragut

Smoky Mountains gateway, four seasons, low cost of living.

- Best neighborhoods: Sequoyah Hills, Farragut, Tellico Village, Rarity Bay.
- Median home: ~\$370K. Property tax ~0.6%.
- Closest airport: TYS.
- Halfback fit: outdoor retirees, UT Vols fans, lake life on Tellico/Loudoun.

Chattanooga

River + mountains, walkable downtown, mild climate.

- Best neighborhoods: North Shore, Lookout Mountain, Signal Mountain, Riverview.
- Median home: ~\$355K. Property tax ~0.65%.
- Halfback fit: active retirees who want hiking, biking, and a real downtown.

Nashville / Franklin / Brentwood

Music, healthcare jobs everywhere, BNA airport.

- Best neighborhoods: Brentwood, Franklin (Westhaven), Belle Meade, Nolensville.
- Median home: ~\$650K. Property tax ~0.7%.
- Halfback fit: cultural energy, top-tier healthcare, easy direct flights.

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Crossville (Cumberland Plateau)

Affordable, retiree-dense, mild summers at 2,000 ft elevation.

- Best neighborhoods: Fairfield Glade, Lake Tansi.
- Median home: ~\$285K.
- Halfback fit: budget-driven retirees, golf, lake communities.

Johnson City / Tri-Cities

Far NE TN, mountain views, ETSU medical center, lowest cost in TN.

- Best neighborhoods: Boones Creek, Jonesborough, Gray.
- Median home: ~\$295K.
- Halfback fit: stretch-your-dollar retirees who want mountains.

Cost of Living Snapshot

- State income tax: NONE. No tax on wages, Social Security, pensions, or IRA withdrawals.
- Property tax: ~0.55–0.75% — one of the lowest in the country.
- Sales tax: 7% state + up to 2.75% local (groceries 4%).
- No estate or inheritance tax.

NOTES

Healthcare

- Vanderbilt University Medical Center (Nashville) — #1 in TN.
- Ascension Saint Thomas (Nashville).
- University of Tennessee Medical Center (Knoxville).
- Erlanger Health System (Chattanooga).
- Ballad Health (Tri-Cities).

Government & Move-In Resources

- Driver's license: tn.gov/safety (30 days to transfer).
- Voter registration: govotetn.com.
- Property Tax Relief for seniors (65+): comptroller.tn.gov.
- Tax Freeze Program: locks property tax at current level for qualifying 65+ homeowners (county-by-county).
- TN SHIP Medicare counseling: tn.gov/aging.

Halfback Tip

- Verify your county participates in the senior Tax Freeze — it's local-option, not statewide.
- Middle TN summers are humid; East TN at elevation runs 5–10° cooler. Scout accordingly.

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