

T E N N E S S E E LAND GUIDE

What It Takes to Find, Evaluate, and Secure the Right Property



SoundCheckRealtyGroup.Net

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1. Why Land Expertise Matters

Buying land in Tennessee isn't like buying a finished home. Every parcel carries its own mix of topography, soil, zoning, and development potential — the details that quietly determine what's actually possible to build or invest in. A home is something you can walk through and judge with your own eyes; raw land asks you to make a much bigger bet on things you can't always see.

A Different Kind of Risk

With a finished home, most of the guesswork is already gone — someone has already tested whether the foundation holds, whether the utilities work, whether the property is livable at all. Land offers none of that certainty up front. Two parcels that look identical from the road can differ enormously once you look at soil, drainage, access, and zoning — and those differences are exactly what determine whether your vision for the property is even possible, and what it will really cost to get there.

That uncertainty is where most land purchases go wrong. Buyers fall in love with a view or a price per acre, only to discover months later — sometimes after closing — that the parcel can't support a septic system, doesn't have legal road access, or sits on soil that will triple the cost of a foundation. None of that is visible from a listing photo. It only shows up once someone with the right experience actually looks.

Why These Disciplines Have to Work Together

Acquisition strategy, valuation, and construction-readiness are often handled by different people who rarely talk to each other — an agent who finds the listing, an appraiser who's never walked the site, a builder who only gets involved once the deal is already closed. When that happens, problems surface late, after money has already changed hands and options have narrowed. The right advisory team brings all three disciplines together into one clear picture from day one, so you can move forward with confidence instead of guesswork. The sections that follow walk through what that kind of support actually looks like — including the exact process we follow with every client, detailed later in this guide under Our Advisory Philosophy.

Built on Hands-On, Local Expertise

This guide draws on hands-on, local expertise: Gary Rabideau, a Tennessee land specialist and Certified Master Gardener with an insider's read on the state's soils and terrain; Chester A. Hood, whose background spans land evaluation and the building process; and Connor Mayne, who brings a technology- and social-media-driven edge to finding and marketing land before it ever reaches the open market. Together, they follow a structured process for every client — outlined in full later in this guide — built to catch problems before they cost you time or money.

TIP: *Land due diligence — soil tests, surveys, zoning verification — is worth doing before you're under a tight contract deadline. Ask your advisor what to check first.*

2. The Challenge of Finding Buildable Land

Finding a home that's already built is one thing. Finding raw land that's actually ready to build on is another challenge entirely — and it trips up far more buyers than people expect.

Why It's Harder Than It Looks

- Scarce, scattered inventory — many of the best buildable lots never hit the open market at all. Landowners often sell to someone they already know, builders quietly lock up promising tracts before they're ever listed, and larger parcels get subdivided informally through word of mouth. Buyers who only search the MLS are typically seeing a small slice of what's actually available. Connor Mayne's use of technology and social media — tracking local networks, groups, and digital leads — helps surface these opportunities long before they'd ever appear in a standard search.
- Hidden site problems — a lot can look perfect in photos and still hide serious issues: a gently sloping pasture that sits on solid rock a few feet down, a “flat” field that floods after a hard rain, fill dirt disguising a former wetland, or tree cover masking a steep drop-off at the back of the property. None of that shows up in a listing photo or a satellite view — it takes someone like Gary Rabideau, with a Master Gardener's eye for soil and land conditions, walking the site to catch it before you're committed.
- Confusing zoning and access — a parcel can be landlocked and need a recorded easement just to legally reach a public road, or carry setback requirements that shrink the usable building envelope far more than it first appears. Agricultural zoning, overlay districts, and buried utility easements can all quietly rule out the very structure a buyer had in mind, even when the property otherwise looks wide open.
- Septic and soil limitations — outside city sewer service, a parcel's ability to support a septic system usually comes down to a perc test and the county health department's sign-off. Clay-heavy soil common in parts of Tennessee can drain too poorly for a standard system, sometimes requiring a far more expensive engineered system — or ruling out a septic system, and the ability to build, entirely. Gary's hands-on knowledge of Tennessee soils, sharpened over years as a Certified Master Gardener, flags these limitations early, before they derail a purchase.
- Outdated or inaccurate records — county GIS parcel lines are often approximate rather than exact, older surveys may not reflect subsequent boundary adjustments, and flood maps get revised over time — a lot shown as clear of the floodplain on an old map may not be on the current one. Unpermitted changes made by a previous owner may also never have made it into the county's records at all, leaving buyers to work from an incomplete picture if they rely on public data alone.

- Competitive timing — in Tennessee's fastest-growing corridors, cash buyers and builders move quickly, and a genuinely buildable lot can sell before professional photos are even taken. Connor's tech-forward approach, including social media monitoring and digital alerts, means our buyers often hear about new opportunities first — instead of losing out to someone who was simply faster online.

Where Most Buyers Waste Time

Without the right guidance, this usually means weeks or months spent touring parcels that never should have made the list in the first place — land with no real access, unusable soil, or zoning that rules out the very thing you wanted to build.

Best Practice Resolution - Optimizing Time for Maximum Impact

This is exactly the kind of legwork our team handles before a property ever reaches you. Between Gary's on-the-ground land and soil expertise, Chester's background in evaluation and the building process, and Connor's technology-driven search and marketing reach, every parcel we bring you has already been checked against the issues above — site conditions, zoning, access, soil and septic viability — so you're only spending time on land that's genuinely worth considering. No dead ends, no surprises after closing, and no wasted weekends touring lots that were never going to work.



3. Land Acquisition & Site Strategy

A Data-Driven Approach to Site Selection

Finding the right parcel takes more than browsing listings. Gary Rabideau brings decades of experience reading Tennessee's varied landscapes — from the ridges of East Tennessee to the fertile bottomland of the west — applying a methodical, data-driven approach to identifying acreage with genuine long-term value.

Tennessee is really several land markets in one. The steep, rocky terrain of the eastern mountains, the rolling karst country of Middle Tennessee — where sinkholes and underground water shape what can be built — and the flat, flood-influenced farmland of the west each reward a different kind of buyer and punish a different kind of mistake. Knowing which rules apply where is the difference between a strategic purchase and an expensive lesson.

Reading the Land Before You Buy

This is where Gary's background as a Certified Master Gardener and Tennessee land specialist comes through most clearly — in the details he knows to check on every site:

- Site analysis — evaluating topography, drainage patterns, and how a property's shape affects access, buildability, and cost. A long, narrow parcel with road frontage on the short end builds very differently — and much more expensively — than a square lot of the same acreage, and slope that looks gentle on foot can still mean serious retaining and grading costs.
- Soil viability — understanding what a parcel's soil can and can't support, whether the goal is a home site, agriculture, or long-term investment. Soil determines far more than most buyers realize: foundation type, septic feasibility, what will actually grow, and how the land handles a wet spring. A Master Gardener's trained eye reads those signals — vegetation patterns, standing water, soil color and texture — on the very first walk.
- Zoning and governance — navigating local zoning ordinances, land-use restrictions, and the regulatory steps required before a property can be developed. This includes summarizing the full governance picture on a parcel: county zoning, any city overlay, recorded restrictions and covenants, and the sequence of approvals — health department, planning, permitting — that stand between raw land and a build.

Skilled Negotiation

Behind every successful land purchase is someone who understands how the market actually moves. Experience built in real estate sales leadership — including years as a National Sales Manager — brings a sharper read on pricing, timing, and deal structure, helping buyers secure land on terms that work in their favor.

- Land negotiations differ from home negotiations — sellers are often long-time owners with deep emotional attachment and no urgency, so the approach that wins a house bidding war can stall completely on a family farm.
- Deal structure matters as much as price: due diligence periods long enough for perc tests and surveys, contingencies that protect you if the site analysis turns up problems, and closing timelines that match your financing.
- Knowing what a parcel is genuinely worth — backed by the valuation discipline covered in the next chapter — means negotiating from evidence, not emotion.

4. Valuation & Market Analysis

Decades of Analytical Precision

Knowing what a property is really worth — today and years from now — takes more than a quick comparison to nearby sales. Chester A. Hood's background in property evaluation and the building process brings analytical precision that goes beneath the surface, giving buyers a clearer read on both market value and long-term potential.

- Land doesn't come with consistent comps the way a neighborhood of similar homes does — two ten-acre parcels a mile apart can be worth very different amounts depending on usability, access, and soil, not just location.
- Chester's eye for structural and site fundamentals means looking past price per acre to what the ground itself can actually support — bearing capacity, drainage, and grading costs all factor into a property's real long-term value.
- Highest-and-best-use analysis asks what a parcel could become, not just what it is today — whether that's a homesite, a future subdivision, recreational land, or continued agricultural use.

Professional Appraisal Experience

Chester spent 18 years as a Professional Real Estate Appraiser, performing thousands of appraisals — from straightforward residential lots to complex, multi-use parcels. That depth of experience turns a subjective guess into a clear, defensible number, and that kind of clarity protects buyers both at the negotiating table and at the bank.

- Eighteen years and thousands of appraisals — spanning simple residential lots to complex, multi-use and commercial-adjacent parcels — mean no property is too unusual to value accurately.
- A well-documented, defensible number holds up with lenders, so financing doesn't stall or fall through late in the process.
- That same number carries weight at the negotiating table — and again down the road, if you refinance or resell.

5. Site Readiness: From Raw Land to Buildable Lot

Land Use & Sustainable Development

Not every parcel is ready for what a buyer has in mind. As a Certified Master Gardener, Gary Rabideau offers professional counsel on land use, drainage, and sustainable development practices that helps surface issues — like poor drainage or unsuitable topsoil — long before they become expensive surprises during construction.

- Drainage and erosion control planning that works with a property's natural water flow, instead of fighting it, protects both the building site and everything built on it for decades to come.
- Topsoil quality and vegetation cover affect more than curb appeal — they influence long-term buildability, landscaping costs, and how well the land holds up over time.
- Sustainable site design decisions made early, before construction starts, are far cheaper than corrections made after the fact.

Construction-Ready Evaluation

Before the first shovel goes into the ground, a property needs to be evaluated for what it will actually take to build on it. This is Chester A. Hood's specialty — assessing site access, utilities, grading, and the practical realities of construction, so buyers know exactly what they're taking on before they close.

- Grading and site preparation costs can vary enormously between two similar-looking lots — one may need minimal work, while the other requires significant, expensive earthwork before a foundation can even be poured.
- Distance to utility hookups — power, water, and sewer or septic — can add tens of thousands of dollars to a project if a parcel looks buildable but sits far from existing infrastructure.
- Driveway and road access feasibility matters just as much as the building site itself; a beautiful lot with no practical way to reach it isn't truly buildable.
- Ultimately, “buildable” only matters if it still pencils out financially once site work is priced in — that's the real test.
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6. Financing Your Land Purchase

Land purchases often come with financing needs that look different from a typical home loan. Getting the capital a project requires — without unnecessary delays or complications — depends on guidance from people who have handled these deals before.

This is home turf for our team. Chester A. Hood spent 10 years as a mortgage broker and 18 years as a Professional Real Estate Appraiser on top of his 34+ years in real estate, so he knows every side of a land deal — how lenders evaluate it, how appraisers will value it, and what a buyer's file needs to look like to get approved without friction. Gary Rabideau adds 24+ years in the business and serves as managing broker of a leading office in Goodlettsville, bringing established lender relationships and the professional weight that helps land deals get taken seriously and move quickly.

How Land Loans Differ from Home Loans

- Land loans typically require larger down payments and carry shorter terms than a standard home mortgage, since lenders view undeveloped land as harder to value and resell.
- Raw land, land with utilities already in place, and land that's ready for immediate construction are often financed differently, each carrying its own rates and requirements.
- Construction-to-permanent loans can combine the purchase, the build, and the long-term mortgage into a single process, but they require careful coordination to line up correctly.
- Not every lender is comfortable financing raw land — relationships with lenders who understand land deals, and who can move at the pace a competitive market demands, can be the difference between closing on time and losing a property to financing delays.

Staying on Track from Offer to Closing

Financing is where land deals most often stall — an appraisal that takes longer than the contract allows, a lender who suddenly wants a survey no one budgeted for, or a loan program that turns out not to cover raw land at all. Anticipating those friction points is the difference between a smooth closing and a scramble.

- Pre-qualification comes first, not last — it's the “Q” in our QLSP Process for a reason. Knowing your borrowing power before the search begins means offers can move fast and close on schedule.
- Chester's decade as a mortgage broker means every step — application, appraisal, underwriting, closing — is coordinated and tracked by someone who has run this process from the lender's side, so nothing sits idle waiting on a document no one asked for.
- The goal is simple: get the capital your vision demands without the headache, and keep the project on track from the first conversation to the day you break ground.

7. Our Advisory Philosophy

Land Intelligence

The goal of good land advice is simple: give buyers the information they need to invest with absolute confidence — from the first soil test to the final built structure. That means combining acquisition strategy, valuation insight, and construction knowledge into one clear picture, rather than leaving buyers to piece it together on their own.

Our Proprietary QLSP Process

Land Intelligence isn't just a philosophy — it's a repeatable process. Every property we bring to a client moves through four disciplined checkpoints before it's ever presented as a real option. We call it the QLSP Process.

Q — Qualify

We fast-track your construction loan pre-qualification. Land and construction financing move differently than a typical home mortgage, and knowing your real budget and borrowing power up front means you're only looking at properties you can actually afford to buy and build on — not falling in love with land that was never within reach to begin with.

L — Location

We secure and verify your top-tier location preferences. That means narrowing in on the counties, school zones, commute distances, and lifestyle factors that matter most to you — and confirming that land meeting those criteria actually exists, and is realistically available, before you spend a weekend touring it.

S — Utilities: Sewer & Water

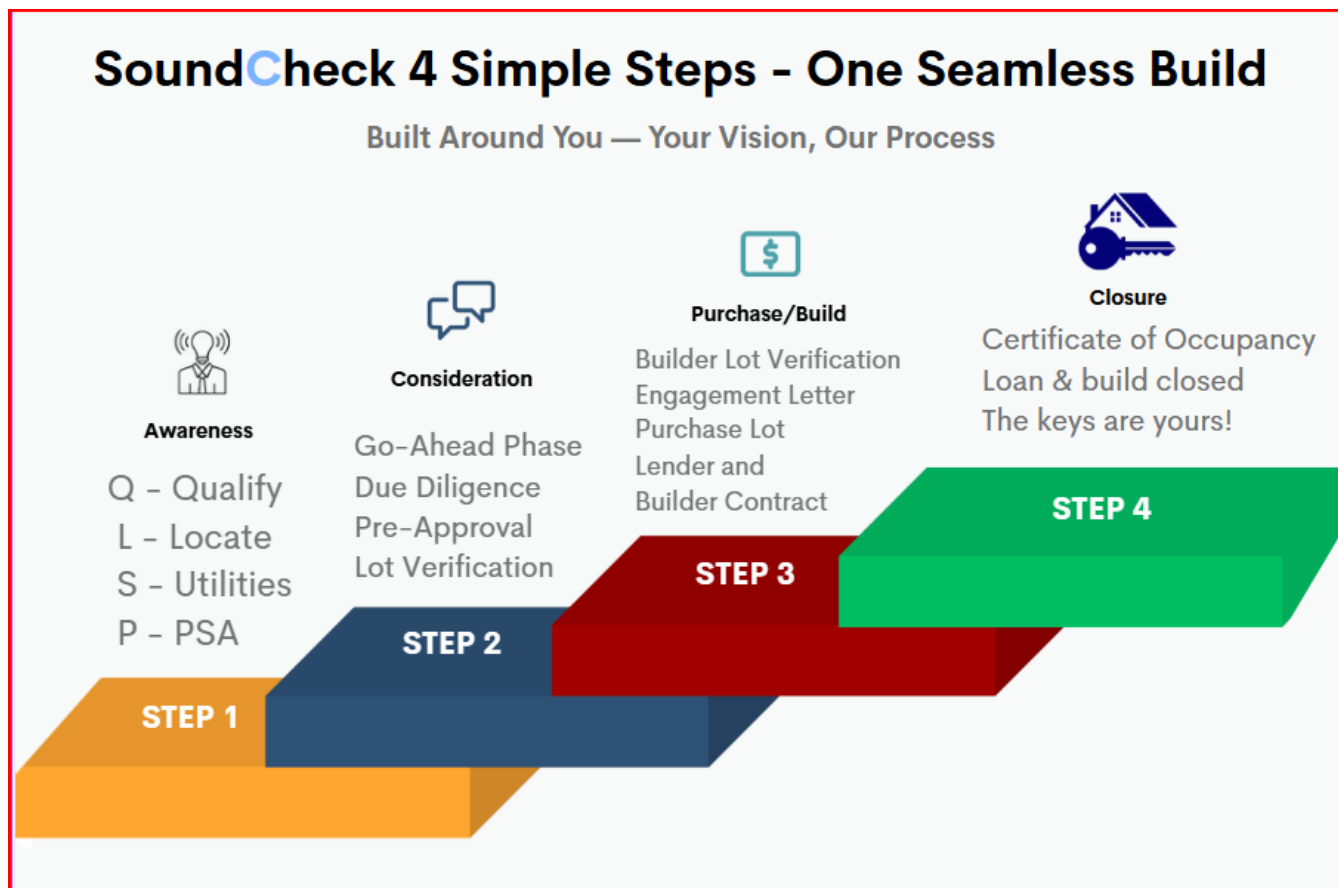
We obtain a positive preliminary utility assessment. Access to sewer or a viable septic solution, along with reliable water — whether municipal or well — is one of the most common reasons a promising parcel turns out to be unbuildable, or far more expensive than expected. We confirm this early, before you're emotionally or financially invested in a property that can't clear this bar.

P — Preliminary Site Analysis (PSA)

We conduct a deep-dive Preliminary Site Analysis, drawing on our own experience, trusted associates, and the Courthouse Retrieval System (CRS) to analyze topography, soil quality, and setbacks. The PSA pulls together details from every available source — official county and courthouse records, current and past owners, MLS history, CRS filings, and more — into a single, clear picture of what a property can actually support, before you ever make an offer.

By the time a property reaches you, it has already been qualified, located, checked for utilities, and analyzed at the site level. QLSP is what stands behind every recommendation we make.

Our Build Process Chart:



A Client-First Approach

The best advisors evaluate every property the way both an appraiser and a builder would — weighing value and buildability side by side — to help secure the best possible terms and outcome for the people they represent.

That's the combined promise behind this guide: Gary Rabideau's land and soil expertise, Chester A. Hood's background in evaluation and the building process, and Connor Mayne's technology-driven search and marketing reach, working together so you can invest with confidence.

8. At a Glance: What Our Land Expertise Covers

Whether you're searching for a homesite, a working farm, or a long-term investment, the right combination of acquisition strategy, valuation expertise, and site-readiness insight can make the difference between a good parcel and the right one. Here's the full picture of what stands behind every property we bring to a client — and every recommendation we make.

Area of Expertise	What It Means for You
The QLSP Process	Our proprietary four-step screen — Qualify, Location, Utilities (Sewer/Water), Preliminary Site Analysis — applied to every property before it ever reaches you.
Acquisition Strategy	Data-driven site selection across Tennessee's varied terrain, backed by sharp negotiation to secure the right price and terms.
Valuation & Appraisal	18 years as a Professional Appraiser and thousands of completed appraisals, for a clear, defensible read on market value and long-term potential.
Land Use & Sustainability	Master Gardener-level guidance on drainage, soil, and sustainable development before you break ground.
Construction Readiness	A builder's-eye evaluation of what it actually takes to develop a property.
Financing Support	Fast-tracked pre-qualification and a decade of expertise keeping projects funded and on schedule.
Technology & Reach	Tech- and social-media-driven search that surfaces off-market opportunities before they hit standard listings.
Advisory Philosophy	“Land Intelligence” from soil test to final build, so you invest with confidence.

9. Contact Information

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