

ZONING BASICS FOR LAND BUYERS

A simple Tennessee guide to understanding zoning, permitted uses, setbacks, rezoning, restrictions and the questions to ask before you buy.

**Owning the land does not always mean
you can use it any way you want.**

THE BIG IDEA

Zoning and other land-use rules can affect what you can build, where you can build it, how many structures are allowed, whether a business can operate there and whether the property can be divided.

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Tennessee real estate | Land • Homes • Property

EDUCATIONAL GUIDE

Zoning and land-use rules are local and property-specific. This guide is general education and does not replace confirmation from the city/county planning office, zoning administrator, surveyor, attorney, engineer or other qualified professional.

WHAT IS ZONING?

Zoning is a set of local rules that divides land into districts and regulates how property within those districts may be used or developed. In Tennessee, many cities and counties use zoning, planning and subdivision regulations - but the exact rules depend on the local jurisdiction.

ZONING DOES NOT TELL THE WHOLE STORY

A parcel's zoning district is only the starting point. You may also need to review subdivision regulations, deed restrictions, easements, floodplain rules, septic requirements, building codes, utility constraints and any overlay district that applies.

Common zoning categories

AG / AGRICULTURAL	Often intended for farming, larger tracts, rural residential uses and related activities. Do not assume every agricultural district allows the same uses or unlimited housing.
RESIDENTIAL	Typically focused on housing. Rules may address density, minimum lot size, home type, accessory structures, setbacks and home-based businesses.
COMMERCIAL	Generally intended for retail, office, service and other business uses. The specific business you want may still require approval or special conditions.
INDUSTRIAL	Often used for manufacturing, warehousing, distribution or heavier commercial activity. Different industrial districts can allow very different intensities.
MIXED USE / SPECIAL DISTRICT	Some communities use mixed-use districts, planned developments or overlay districts with their own standards.

Tennessee note: State land-use reports describe zoning and subdivision control as primarily local tools, with authority and procedures varying by municipality and county.

WHAT ZONING CAN CONTROL

When a buyer says, “I want to build a house, shop, barn, short-term rental or business here,” these are some of the zoning questions that matter.

- ✓ **Permitted use:** Is your intended use allowed by right in the district?
- ✓ **Conditional or special use:** Does your use need approval from a board or commission before it can operate?
- ✓ **Minimum lot size:** Is the parcel large enough for the district and the intended use?
- ✓ **Setbacks:** How far must buildings sit from roads, property lines, waterways or other features?
- ✓ **Density:** How many dwelling units or lots may be allowed?
- ✓ **Structure type:** Are manufactured homes, tiny homes, accessory dwelling units, RVs or multiple homes allowed?
- ✓ **Accessory buildings:** What rules apply to barns, shops, detached garages, sheds or storage buildings?
- ✓ **Business use:** Can you run a salon, shop, office, event venue, short-term rental or other business from the property?
- ✓ **Animals:** Are livestock, horses, kennels or other animal uses limited by acreage, setbacks or district?
- ✓ **Subdivision:** Can the tract be split, and what road frontage, access, platting or infrastructure rules apply?

IMPORTANT: 'UNRESTRICTED' IS NOT THE SAME AS 'UNZONED'

A listing may say a property is “unrestricted,” but that usually refers to private deed restrictions - not government zoning or other public regulations. Likewise, a property outside a zoning district can still be subject to subdivision, septic, building, floodplain, access and other rules.

HOW TO VERIFY A PROPERTY

Before relying on a listing description, tax record or map color, verify the actual rules that apply to the parcel and your intended use.

01 Identify the jurisdiction

Confirm whether the parcel is inside city limits, in an urban growth area, or in an unincorporated county area. The responsible planning/zoning office can differ.

02 Get the zoning designation

Ask for the current zoning district and whether any overlay, planned development or special district applies.

03 Read the use table

Do not stop at the district name. Verify whether your intended use is permitted, conditional, special-exception or prohibited.

04 Check dimensional standards

Review minimum lot area, road frontage, setbacks, height, lot coverage and other development standards.

05 Review recorded restrictions

Zoning approval does not override private deed restrictions, easements, HOA rules or covenants.

06 Confirm utilities + septic

A use may be allowed by zoning but still fail because of septic capacity, water availability, access or utility cost.

07 Get written confirmation

For a major purchase or unusual use, ask the appropriate local office for written zoning verification or documentation whenever available.

A MAP IS NOT A GUARANTEE

Online GIS and zoning maps are great screening tools, but they may not show every condition, recent amendment, recorded document or parcel-specific approval. Always verify with the governing jurisdiction before making a decision based on zoning.

REZONING, VARIANCES + SPECIAL USES

Sometimes the property does not currently allow what a buyer wants to do. That does not automatically mean the plan is impossible - but it also does not mean approval is guaranteed.

REZONING	A request to change the zoning classification of the property. This is generally a legislative process involving local review, public notice/hearings and approval by the governing body.
VARIANCE	Typically a request for relief from a dimensional or development standard because of a property-specific hardship. A variance is not usually a way to simply create a use that the zoning district prohibits.
SPECIAL / CONDITIONAL USE	A use the ordinance may allow only after a board or commission reviews specific standards and possible conditions.
NONCONFORMING USE	A lawful use or structure that existed before current zoning rules and no longer fully conforms. Rules on continuation, expansion, rebuilding or abandonment can be very specific.

DO NOT BUY BASED ON A HOPEFUL REZONE

If your entire plan depends on rezoning or special approval, treat that as a major due-diligence issue. Ask about timing, application fees, public hearings, required plans, professional costs and the possibility that the request could be denied.

ZONING QUESTIONS WORTH ASKING

- ✓ What is the property's current zoning district?
- ✓ Which city or county office has zoning authority over this parcel?
- ✓ Is my exact intended use permitted by right?
- ✓ Does the property have an overlay district or planned-development designation?
- ✓ What are the minimum lot size, road frontage and setback requirements?
- ✓ Can I build more than one home on the parcel?
- ✓ Are manufactured homes, tiny homes, RV living or accessory dwelling units allowed?
- ✓ Can I build a shop, barn or detached garage before the primary home?
- ✓ Can I operate my intended business or short-term rental from the property?
- ✓ Can the property be subdivided? If so, what standards apply?
- ✓ Are there private deed restrictions or easements in addition to zoning?
- ✓ Will septic, utilities, floodplain or access rules create an additional limitation?
- ✓ If approval or rezoning is needed, can my purchase contract protect me while I investigate?

BOTTOM LINE

The right question is not simply, "What is this property zoned?" The better question is, "Can I legally and realistically use this property for the exact plan I have in mind?"

OFFICIAL TENNESSEE RESOURCES

Tennessee Advisory Commission on Intergovernmental Relations (TACIR)

Land Use and Planning in Tennessee; research on local planning and zoning authority and rezoning processes.
tn.gov/tacir

Tennessee Comptroller of the Treasury

State land-use maps and parcel data that can help with initial research. These resources are not a substitute for local zoning verification.
comptroller.tn.gov

Current as of August 2026. Zoning ordinances and local procedures can change. Always verify the current zoning and permitted use for the specific parcel with the responsible local planning or zoning authority.