

The Boone No-HOA Buyer's Guide

How to find mountain properties with no HOA restrictions — and buy them with your eyes open.

Teresa Overcash

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30 years · 10,000+ NC closings · 8 offices · 280 agents

\$485K

Boone median sold Jul 2026

42

Days on market

99.1%

Sold-to-list ratio

\$530

Boone STR permit fee

Four corridors where no-HOA still exists

Boone's most restriction-free inventory sits in unincorporated Watauga County — the corridors where subdivisions never took hold and HOAs never got written. Here's where our team is finding real properties in 2026:

Junaluska Road

Ten minutes from downtown King Street and Appalachian State. Three-bedroom homes on 1-2 acre wooded lots in the \$560K-\$660K range. Long-range views common. Most parcels on unrestricted county roads or shared private drives — check the deed for a road maintenance agreement. That's a separate document from an HOA and most lenders require it.

Vilas & Sugar Grove

West of Boone on Highway 194. Agricultural corridor, bigger acreage, thinner restrictions. Land parcels from \$45K/2.5ac up to \$597K/57ac. Cabin sites, homesteads, family compounds — not tract homes.

Deep Gap

Along US-421 between Boone and Wilkesboro. Where full-time residents go when they want mountain life but need an easier winter commute off the steep slopes. Prices run 10-20% below Boone-proper. Doc Watson lived here.

Valle Crucis

Historic community along the Watauga River, home to the original Mast General Store. Premium pricing because of river frontage and school district, but mostly unrestricted individual parcels.

The mountain no-HOA checklist

Miss one of these and you can turn a dream cabin into a five-figure headache within the first winter. This is what our team walks through with every no-HOA buyer.

1. Road maintenance agreement

If the property fronts a private road or shared driveway, most conventional lenders and all FHA/VA lenders require a recorded road maintenance agreement. Get a copy from the seller or Watauga County Register of Deeds before the appraisal is ordered. Without one, your loan may not close.

2. Winter plowing plan

No HOA means no community snowplow contract. Homes on NCDOT-maintained state roads get plowed for free; private easements and gravel drives do not. Budget \$500–\$2,000/season for a plow contract or plan to DIY.

3. Well & septic due diligence

Order a well flow test (gallons per minute), a water quality panel (bacteria, nitrates, lead, VOCs), and a septic tank + drainfield inspection. Call Watauga County Environmental Health at 828-264-4995 to confirm the permitted bedroom capacity — that matters if you plan to add bedrooms or an ADU.

4. Steep-slope review (if in town)

Inside Town of Boone limits, the Unified Development Ordinance applies. Any slope of 30% or greater triggers steep-slope rules. 50% or above is 'very steep' and highly restricted. No HOA does not exempt you from this.

5. Insurance & access

Confirm deeded legal access — not just historical use. Talk to a local independent insurance agent about roof material (metal preferred for snow), heat source (wood stoves must be certified), and driveway grade. Some carriers won't write policies above certain elevations.

Short-term rental rules still apply

The biggest trap I see: buyers close on a no-HOA property assuming they can list it on Airbnb the next day. Then they find out the town or county has its own STR ordinance.

Inside Town of Boone limits

The Boone Unified Development Ordinance was amended Dec 8, 2021 with a dual-category system: 'Homestay' = owner-occupied rental of ≤2 bedrooms for less than 30 days. 'Vacation Rental' = anything else (whole-house, no owner on-site). Both require a \$530 annual permit, must meet zoning-district rules, and are subject to a total tax stack of about 10.75% (state sales tax + occupancy tax + county room-occupancy tax combined).

Unincorporated Watauga County

Outside town limits, Watauga County does not currently have a countywide STR permitting ordinance. You still owe state and county occupancy taxes plus any applicable business licenses, but the regulatory burden is lighter. This is why STR investor demand for unincorporated Vilas, Deep Gap, and Sugar Grove properties has stayed so strong.

Bottom line

No-HOA does not equal no-rules. It means fewer private layers of rules on top of the public ones. Every mountain buyer should read both the deed and the local ordinance before making an offer.

Quick reference

Town of Boone Planning & Inspections: 1510 Blowing Rock Rd, Boone, NC 28607 · (828) 268-6960

Watauga County Environmental Health: (828) 264-4995

Watauga County Register of Deeds: (828) 265-8000

Get a curated no-HOA list

Realtor.com and Zillow both have a 'no HOA fees' filter, but those miss listings where the agent didn't code the field correctly — which is common in rural mountain markets. The reliable way is to pull directly from the Watauga County MLS with an experienced local broker.

What you'll get

Our team pulls the Watauga MLS twice a week and flags properties that actually clear the checklist above:

- Road maintenance agreement in place
- Septic permit confirmed with Watauga Environmental Health
- Well flow + water quality documented
- Priced against real comps, not asking-price nonsense
- Steep-slope status flagged if in Town of Boone

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Sources: Watauga County MLS via Realty ONE Group Results (July 2026), Town of Boone Unified Development Ordinance (Dec 2021 amendment), Realtor.com Boone market page, NC Department of Commerce (Jan 2026), NC General Statutes Chapter 47F. Data pulled September 2026. This guide is for general information only and does not constitute legal, tax, or investment advice. Consult a licensed attorney and accountant for your specific situation.