REALTY **ONE** GROUP RESULTS

BOONE · WATAUGA COUNTY · A MOUNTAIN BUYER'S FIELD GUIDE · 2026

No *HOA*

*Where unrestricted mountain property still exists —
and the homework that keeps freedom in July
from getting expensive in January.*

TERESA OVERCASH

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WHAT YOU'RE ACTUALLY BUYING

Freedom, and the work that comes *with* it.

Buyers search "no HOA" for three reasons, and all three are legitimate. But no-HOA property in the mountains trades one set of obligations for another — and the second set is the one nobody warns you about.

What disappears

- **Rental restrictions.** Many Boone-area associations adopted short-term rental bans or thirty-day minimums over the last several years. Without an HOA, that option stays open — subject to town or county rules, which is page 4.
- **The architectural review committee.** Metal roof for snow load. A workshop. An accessory dwelling for a grown kid. A gravel drive wide enough for the truck and a trailer. Nobody votes on it but you.
- **The dues.** Boone-area associations typically run $300 to $2,400 a year — $25 to $200 a month you keep. Luxury and amenity communities run well past that.

What arrives in its place

Your road. Your snow removal. Your well. Your septic. Your drainage. There is no association budget, no reserve fund, and no board to call when the gravel washes out in a freeze-thaw week. **Every service an HOA quietly performs becomes a line item you own personally.**

> *No HOA is beautiful in July on the deck. It gets expensive in January if you skipped the winter homework.*
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This guide covers where the unrestricted inventory actually is, the public rules that still apply without an association, and the seven-item checklist we run before any client removes a due diligence contingency on a mountain property.

THE SHAPE OF IT

4	$300–2,400	7	0
CORRIDORS WITH REAL INVENTORY	TYPICAL ANNUAL HOA DUES AVOIDED	CHECKLIST ITEMS BEFORE YOU WAIVE	OF THEM ARE OPTIONAL

WHERE IT IS

Four *corridors.*

Unrestricted parcels cluster where subdivisions never got platted — unincorporated Watauga County and mixed-zoning stretches. These are the four where inventory turns up consistently.

CORRIDOR	FROM BOONE	TYPICAL RANGE	BEST SUITED TO
Junaluska Road	About 10 minutes, county	$560K – $660K 3BR on 1–2 acres	Quiet with easy town access
Vilas & Sugar Grove	West on Hwy 194, 15–25 min	$45K for 2.5 acres to $598K for 57 acres	Cabin sites, homesteads, acreage
Deep Gap	East on US-421, ~15 min	10–20% below Boone-proper comps	Full-time residents, winter access
Valle Crucis	Southwest on Hwy 194, ~15 min	Premium	River frontage, historic community

Junaluska Road

Ten minutes from King Street and the university, with long-range views common. Most parcels sit on county roads or shared private drives — check the deed for a recorded road maintenance agreement, which is an entirely separate instrument from an HOA covenant.

Vilas and Sugar Grove

West on 194, where the terrain opens into Watauga's traditional agricultural corridor. Bigger acreage, thinner restrictions, and the widest price spread of the four. Buyers here want cabin sites, working homesteads, or family compounds — not tract homes.

Deep Gap

Along US-421 between Boone and Wilkesboro, where the Blue Ridge Parkway crosses. This is where full-time residents land when they want mountain life without the steep-slope winter commute. Prices run meaningfully below Boone proper for comparable acreage, and the unrestricted inventory is deeper because most of it was never platted as subdivision in the first place. Doc Watson was from here.

Valle Crucis

The historic community along the Watauga River, home to the original Mast General Store. A few small associations and some conservation-easement land exist, but the majority are unrestricted individual parcels. River frontage and the school district carry the premium.

THE TRAP

No HOA does not mean no *rules.*

This is the misunderstanding that costs people the most. A buyer closes on an unrestricted property assuming they can list it on Airbnb the next morning — and discovers the town or the county has its own ordinance. Removing the private layer of rules does not remove the public one.

	INSIDE TOWN OF BOONE	UNINCORPORATED WATAUGA
Short-term rental permit	Required, annual	No countywide STR permit currently
Rental categories	Homestay versus vacation rental, defined by ordinance	None defined countywide
Zoning	Unified Development Ordinance by district	No countywide zoning code
Steep slope	Review triggered at 30% grade; 50%+ highly restricted	State stormwater rules; lighter enforcement
Stormwater and stream buffers	Yes, by stream classification	State rules apply
Occupancy and sales tax	Owed	Owed
Who enforces	Boone Planning & Inspections	State and county tax authorities

THE LINE THAT DECIDES EVERYTHING

Whether a parcel sits **inside or outside Boone town limits** changes the permit requirement, the zoning overlay, the steep-slope review, and the tax treatment. Verify the actual parcel — not the mailing address. Plenty of properties with a Boone address are in unincorporated Watauga, and a few that feel rural are inside the line.

Before you underwrite rental income

Call the Town of Boone Planning and Inspections office and confirm the **current** permit fee, the rental category your plan falls into, and whether your zoning district allows it. Then confirm the current combined sales and occupancy tax rate with the county. These figures change, and ordinances get amended — including in neighboring mountain towns right now.

Getting this wrong doesn't reduce your return. It eliminates it. A property that cannot legally be rented earns nothing at any occupancy rate.

THE CHECKLIST

Seven things before you waive due *diligence.*

ITEM	WHAT YOU'RE CONFIRMING	TYPICAL COST
1. Road maintenance agreement	A recorded document at the Register of Deeds — not a handshake	$0 if it exists
2. Winter plowing plan	Who clears the drive, at what price, on what priority	$500 – $2,000 / season
3. Well flow test	Gallons per minute, measured	$300 – $500
4. Water quality panel	Bacteria, nitrates, lead, VOCs	$150 – $300
5. Septic inspection	Tank condition plus drainfield performance	$400 – $700
6. Permitted septic capacity	County record of bedroom count — matters for an ADU	Free lookup
7. Insurance quote	Roof, heat source, driveway grade, elevation	Quote only

Add a steep-slope determination if the parcel is inside town limits. These are separate from a standard home inspection and none of them are optional on a mountain property.

Where to call

Watauga County Environmental Health handles well and septic permitting and can confirm permitted bedroom capacity. **The Watauga County Register of Deeds** holds recorded road maintenance agreements and easements. **Town of Boone Planning and Inspections** covers zoning, steep slope, and rental permits for in-town parcels. Verify current phone numbers on the county and town websites — they change.

The February test

Spend a winter weekend here before you sign. Drive the actual road you'd be driving. Watch how the plow schedule works. Ask a neighbor how the gravel holds after a freeze-thaw week.

Every property looks buyable in October. The ones that still look buyable in February are the ones worth owning.

ITEM ONE, IN DETAIL

The document that can stop your *loan.*

If there is one page in this guide to act on before you write an offer, it's this one. A road maintenance agreement is not an HOA. It is a separate recorded instrument spelling out how the owners on a private road split plowing, gravel, and repairs.

Why lenders care

When a property fronts a private road or shared drive, **most conventional lenders — and FHA and VA programs — require a recorded road maintenance agreement.** Without one, the loan may not close. Buyers discover this during underwriting, weeks in, with a closing date already booked and a due diligence fee already paid.

Get a copy from the seller or pull it at the Register of Deeds before you go under contract. If it doesn't exist, creating one means getting every owner on that road to sign — which is a negotiation with neighbors you haven't met yet, on a timeline you don't control.

Three questions the agreement should answer

— **Who is bound?** Every parcel using the road, or only some of them? An agreement covering three of seven owners funds three-sevenths of a repair.

— **How are costs split, and how are they collected?** Equal shares, by frontage, or by usage — and what happens when someone doesn't pay.

— **What standard is being maintained?** "Passable" and "plowed by 7 a.m." are very different commitments, and only one of them gets you to work.

> ### And confirm legal access, not just habitual access
>
> Deeded, recorded access — not "the family has always driven across the Miller place." Historical use is not an easement, and a property without legal access is close to unfinanceable and very difficult to resell.

On rural Watauga and Ashe parcels this is the single most common title issue we encounter. It is entirely solvable — but only before you're under contract.

Your well. Your septic. Your *problem.*

The well

Order a **flow test measured in gallons per minute**, not a note in the listing saying the well is good. Then run a full quality panel — bacteria, nitrates, lead, and volatile organic compounds. A low-producing well is not always fatal, but it changes how you can use the property, and you want to know before closing rather than during a dry September.

The septic

Inspect the tank and evaluate the drainfield. Then do the step most buyers skip: **ask the county what bedroom capacity the system is actually permitted for.**

That number governs what you can legally do with the house. A four-bedroom home on a three-bedroom permit is a problem you inherit at closing — and it forecloses the accessory dwelling or added bedroom that may have been the whole reason you wanted an unrestricted parcel.

Insurance, before you waive anything

Mountain carriers ask about roof material, heating system, driveway grade, and elevation. Metal roofing is preferred at altitude. Wood stoves need to be certified and properly installed. Some carriers decline gravel-access properties above certain elevations outright.

Get a real quote on the specific address from a local independent agent before your due diligence window closes. An uninsurable property is an unfinanceable one, and that discovery arrives late by default.

> *Don't chase the cheapest listing. Chase the property whose story adds up. A no-HOA cabin with clean water, a recorded road agreement, and a working septic is worth more than an HOA property thirty thousand cheaper. The freedom compounds — and so does the headache if the fundamentals are wrong.*
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MARKET CONTEXT

What these properties are actually *doing.*

Boone-area single-family homes have been moving in roughly six weeks at close to asking price. Well-priced unrestricted property is not sitting around waiting for you to finish your research — which is exactly why the research happens before you find the house.

BOONE AREA, MID-2026	WHERE IT STANDS
Median sold price, single-family	Around $485,000
Median days on market	About 42 days
Sold-to-list ratio	About 99%
Typical HOA dues avoided	$300 – $2,400 per year

Why you'll see different Boone medians everywhere

A single-family sold median, a citywide figure including condos and smaller units, and a countywide Watauga median are three different numbers — and all three get published as "Boone." The county figure runs materially higher because it includes Blowing Rock and the high-end ridge market.

For a no-HOA house hunt, the single-family sold median is the useful benchmark. Ask us which figure you're being quoted before you anchor on it.

On the dues-versus-payment comparison

Skipping $600 a year in dues is real money, but keep it in proportion: it's about $50 a month against a mortgage payment measured in thousands. **Buy the no-HOA property for the freedom and the rental option — not because the dues savings changes your affordability math.** It doesn't, materially.

Where the dues comparison does matter is at resale. A no-HOA property with clean fundamentals appeals to a buyer pool that actively filters for it — and that pool has been growing.

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Skip the automated *filters.*

The "no HOA fees" checkbox on the big portals misses listings where the agent never coded the field — which happens constantly in rural mountain markets. We pull Watauga County MLS directly and flag the properties that actually clear the checklist: road agreement recorded, septic permitted, well documented, priced against real comps. Call or text and tell us the corridor.

CALL OR TEXT

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Current as of September 2026. Zoning, short-term rental, steep-slope, septic, and permitting requirements are summarized in plain language and change over time — verify all of them directly with the Town of Boone Planning and Inspections Department, Watauga County Environmental Health, and the Watauga County Register of Deeds before relying on them. Permit fees and combined tax rates change and should be confirmed for the current year. Price ranges and market figures are area aggregates, not a valuation of any property, and corridor ranges reflect recent activity that turns over. Whether a specific parcel lies inside or outside municipal limits must be confirmed for that parcel, not inferred from the mailing address. Not legal, tax, insurance, or lending advice. Information deemed reliable but not guaranteed.