



The Memphis Stop-the-Clock Sheet

What to do when you have an open code enforcement case and the costs keep growing. The clocks running on your property, the moves that actually help, the relief that really exists in Memphis, and the places that help pay for repairs.

You already know about the problem. Most owners do. The notice didn't tell you anything new. It just started a clock on something you may not have been able to afford to fix. That's the part nobody at the city or the court says out loud: **wanting it fixed was never the issue. Paying for it was.**

This sheet shows you the clocks running on your property, the moves that actually help, the relief that really exists in Memphis (and the "amnesty" that doesn't), and the places that help pay for repairs.

1 The three clocks

The correction clock. Memphis enforces the International Property Maintenance Code, as amended for Memphis (Ordinance 5708). The code doesn't print one number of days for every case. It says a notice must give "a reasonable time" to fix the problem, so the deadline is whatever your notice says. Some timelines are fixed: an inoperable vehicle gets a re-inspection after 14 calendar days. A vacant lot with weeds 12 inches or higher gets 14 days to mow before the city mows it and bills the owner. A condemned structure gets 30 calendar days to be demolished before the city does it. Read the date on your own notice. If you need more time, call the inspector before the date, not after. For condemnation, the City says you can petition the Condemnation Review Officer for an extension to make repairs.

The money clock. The code makes a violation a strict liability offense, and each day a violation continues after due notice is a separate offense. On top of that, the city bills fees for its own work. Since a 2021 change (Ordinance 5811), the fee amounts are no

longer printed in the code. They're set in a schedule kept by the city's Neighborhood Improvement division, so ask for the current one. The exact amounts you owe are printed on your notice and on any invoice the city sends, so go by those, and call 311 if anything on them is unclear.

The lien clock. When the city does the work (cleaning, boarding up, closing, or demolishing), the code says the cost is charged against the property and is a lien on it. The City's code enforcement page says a demolition bill is assessed against the property taxes. For lot cleanups, Tennessee law lets a city assess the cost to the owner after a 10 day notice and record a lien that is collected like property taxes, with delinquent-tax penalties and interest if unpaid. For an owner-occupied home, that state-law lien doesn't attach until cumulative cleanup charges reach \$500.

2 The trap almost nobody knows

The notice can follow the deed.

Two parts of the Memphis code matter here. First, once an owner has received a compliance order, it is unlawful to sell, transfer, mortgage, or lease the property until the order is complied with, or until the new owner or lender gets a copy of the order and signs a notarized statement accepting full responsibility for the corrections. Second, if an owner doesn't comply with an order for a dangerous or unfit property and appeals are exhausted, the code official can record the order with the Shelby County Register of Deeds, so anyone searching the title will see it.

A second quiet danger applies to vacant houses. Under the Tennessee Neighborhood Preservation Act, a neighbor, nonprofit, or the city can sue the property itself in Environmental Court. If the owner doesn't fix it, the court can appoint a receiver. The receiver's costs and a fee of at least \$2,500 become a first-priority lien, and if it isn't paid within 30 days of the court setting the amount, the court can order the house auctioned. More on that below.

3 The five moves that actually help

1. Look up your own case.

Report or check a request through Memphis 311: call 311 or (901) 636-6500, or use **311.memphistn.gov/public** (you get a reference number to check status). Housing

Code Enforcement: (901) 636-7464. If you've been summoned to court, search your case at **cjs.shelbycountyttn.gov/CJS/** (linked from the Shelby County Environmental Court website). Know exactly what's open before you talk to anyone.

2. Appeal on time. The windows are short.

Under the Memphis code, you have **20 days** after a notice or order was served to file a written appeal to the Shelby County Environmental Court, and you must notify the code official within 3 days of filing. An appeal of a notice and order (other than an imminent danger notice) stays enforcement until the court hears it. Court rules add two more clocks: after a referee hears your case, you have 5 days (not counting non-court days) to ask for a hearing in front of the judge, and 10 days (same counting) to file a notice of appeal from a final result. Memphis housing code cases appeal to Circuit Court. Either side can also request a free Judicial Settlement Conference before trial.

3. Show up, and understand what the court can do.

The Environmental Court (Division 14) sits at the Walter L. Bailey Criminal Justice Center, 201 Poplar Avenue, 4th Floor. Housing code cases brought by the city are heard there, and easier cases like high grass or junk vehicles are also heard at neighborhood community courts on Thursdays at 1:30 p.m. The court's stated aim is compliance, not punishment. Its own history page says it can impose a 10 day jail sentence for contempt if someone disobeys the court's orders. The Environmental Court judge has also told a county committee that a Tennessee constitutional limit caps certain fines at \$50 per violation, so for most owners the larger dollars are the city's fees and liens, not the court fine. You can represent yourself; the court rules require a Tennessee-licensed attorney only if you choose not to.

4. Use the relief that actually exists.

There's **no blanket "amnesty program" for Memphis code cases** that we could find in the code or on the city's website. Anyone promising one is selling something. What is real:

- **The Fee, Penalty and Lien Waiver hearing** (Section 104.7 of the Memphis code). The code official can waive fees, penalties, or liens after an application and a public hearing if you show three things: (a) the liens for unpaid taxes and charges are so large that fixing the property is impractical without a waiver, (b) you have corrected the violations or give a plan to correct them within a reasonable time, and (c) you

can show you have the financial ability to do the repairs. You get at least 15 days' mailed notice of the hearing, testify under oath, and the decision is final, though you can reapply after a substantial change. The waiver can be reinstated if the rehab doesn't happen. Ask the Division of Community Enhancement, (901) 636-7464.

- **Condemnation review.** If the city starts condemnation, you get a hearing before a Condemnation Review Officer 10 to 30 days after the notice. Repair is ordered if the repair cost is under 50% of the structure's value; demolition if it is over. Appeals go to Environmental Court.
- **Help paying for the repairs themselves** (see the list below).

5. Know the honest math.

The fee waiver, the hearing, and most repair programs all assume the work will get done. If the repairs are what you can't afford, start with the programs below, because the city's waiver requires you to show you can complete them.

4 Programs that help pay for repairs

Check each one directly; funding and application windows change.

- **901HELP (Memphis Homeowner Empowerment Loan Program).** Low-interest repair loans of \$5,000 to \$25,000 over 10 years for owner-occupants in the City of Memphis who have lived there at least 12 months. Income cap is \$51,050 for a household of one, up to \$96,250 for eight or more. Credit score of 560 or higher, and taxes current or on an approved payment plan. Contractors are paid directly; a lien secures the loan. Apply through home901.org or United Housing, (901) 272-1122.
- **City of Memphis RRRAP** (Residential Repair and Rehabilitation Assistance Program). Forgivable loan for essential repairs. As of this writing the city's page says the interest form is closed and it's processing submissions already received. Ask Housing and Community Development at (901) 636-6500 when it reopens.
- **Habitat for Humanity of Greater Memphis, Aging In Place.** A grant for owners age 62 or older inside Memphis city limits, forgiven 20% per year over five years. The 2026 income limits are \$32,450 for one person and \$46,350 for four. It runs on periodic call-in days; the last one posted was September 23, 2026. Questions: (901) 322-3510. Note: the program requires no liens against the home.

- **LISC Memphis Critical Home Repair for Seniors.** For owners 62 or older at or below 50% of area median income, with taxes current or on a plan and proof of insurance. Applications go through Habitat for Humanity of Greater Memphis.
- **Green & Healthy Homes Initiative, Memphis.** Home repairs, weatherization, and modifications for homeowners 62 and older: (901) 287-4944.
- **Community Redevelopment Agency (CRA).** Repair grants up to \$65,000, but only inside the Uptown and Binghampton districts and for owners at or below the federal poverty level: (901) 435-6992.
- **Weatherization, City of Memphis Housing and Community Development:** (901) 636-7366.

One catch to plan for: several of these require current taxes, current insurance, and no liens. An open city lien or a delinquent tax bill can block a program, which is one more reason to deal with the lien waiver hearing early.

5 If you're thinking about selling

You can sell a property that has an open case, but the Memphis transfer rule above applies: the buyer must receive a copy of the order and sign a notarized acceptance of it, and the code official gets a copy. Outstanding fees and liens are normally settled through the title company at closing, so ask your title company for a payoff figure before you agree to anything. On a vacant house, the sooner you act, the less likely the Neighborhood Preservation Act path (receivership and auction) becomes.

Want to know where your case stands?

Reply to the text or email we sent you, or call or text **(916) 249-7701**, and we'll pull it together. A free resource from America's Quick Home Buyers.

(916) 249-7701 · americasquickhomebuyers.com

This sheet is general information, not legal advice. Figures were checked against the Memphis Housing Code (Ordinances 5708 and 5811), Tennessee Code, the Shelby County Environmental Court's published rules, and program pages in October 2026. Fees, income limits, and program availability change; confirm current details before relying on them. For legal advice, talk to a Tennessee attorney. © America's Quick Home Buyers · 3104 O Street #387, Sacramento, CA 95816. Not affiliated with the City of Memphis, Shelby County or the Shelby County Environmental Court. · [Privacy Policy](#) · [Terms & Conditions](#)