



The Memphis Tax Sale Clock

How back property taxes actually work in Memphis and Shelby County, and every way out.

It usually starts with one year somebody couldn't cover. Then it compounds quietly. The bill keeps growing by the month, a lawsuit gets filed in Chancery Court, and one day the house goes to an online auction. **This one page shows you the whole clock, and the ways off of it.**

One thing trips people up first: if you live in Memphis, you get two tax bills from two offices. Shelby County taxes come from the **Shelby County Trustee**. City of Memphis taxes come from the **City of Memphis Treasury**. Each has its own dates.

1 The clock, start to finish

When	What happens
First Monday of October	Shelby County taxes become due. You can pay without any extra charge through the last day of February.
March 1	Unpaid county taxes become delinquent. Interest starts at 1.5% of the base tax , and it is added again on the first of every month after that. That is 18% a year , on top of each new year's taxes.
Memphis city taxes	These run on their own track. The City Council sets the rate in mid to late June. The bill becomes delinquent after August 31 (the Trustee's schedule shows September 1), and the same 1.5% a month applies.
The lawsuit	Tennessee law requires the Trustee to file a delinquent real estate lawsuit every year between February 1 and April 1. The 2024 taxes went into the lawsuit filed March 31, 2026. For the City of Memphis, the Treasury says real estate taxes go to Chancery Court once they are 17 months delinquent. Lawsuit costs and legal fees

get added to what you owe, and you can look your parcel up on the Trustee's published Delinquent Realty Lawsuit List.

The tax sale	The city's Treasury says a property can be sold for taxes once the real estate taxes are three years delinquent . Shelby County runs its sales online through ZeusAuction. Sales run about twice a year, in the spring and the fall; the next one on the calendar is April 13, 2027 . The opening bid is everything owed: taxes, interest, penalties, court costs and attorney fees, plus a \$150 clerical fee per parcel. A diligent effort is made to notify every interested person, and the sale is also advertised in the Memphis Daily News 30 to 45 days before it opens.
After the sale	The buyer gets ownership, subject to your right to redeem. The court enters an order confirming the sale (within 45 business days of the sale), and your redemption clock starts that day.

2 The ways off the clock

1. Pay it off before the sale.

The Chancery Court's own guidance says you can stop a sale by paying the overdue taxes and liens **no later than the day before the sale opens**. (The only other stops are active military duty, if you notify the Trustee, or a bankruptcy filing.) Ask for the payoff in writing, because lawsuit costs and legal fees change the total. Trustee Collections: **(901) 222-0250**.

2. The Trustee's payment plan.

Shelby County offers a plan of **up to 24 months**, but only once the property is scheduled for a current tax sale, and every delinquent year on the parcel has to be in the plan. You make a down payment, then monthly payments due on or before the 20th. Interest, penalties and lawsuit fees keep running until you pay in full. Fill out the Payment Plan Request Form on the Trustee's site, or call **(901) 222-0200**. If you miss payments, the plan no longer protects you from the sale.

3. Relief programs that lower the bill going forward.

None of these is described as erasing past-due years, but they matter if you are trying to stay current.

- **Tax Relief** (state-funded): for homeowners 65 or older and disabled owners, with an income limit of \$38,470. Disabled veterans, their surviving spouses, and spouses of soldiers killed in action have no income limit. The 2026 credit is capped at

\$227.00 for Shelby County, or \$1,182.30 for the veteran categories. It applies to both city and county taxes.

- **Tax Freeze:** for homeowners 65 or older whose combined household income, spouse and everyone on the deed, is under \$63,470 (2025 figure). It freezes the tax amount on your primary residence.
- **Quarterly Pay:** for homeowners 65 or older, with no delinquent taxes. County installments are due October 31, January 31, April 30 and July 31. City installments are due August 31, November 30, February 28 and May 31.
- **Deadlines:** Shelby County applications are due by postmark April 5, 2027. The City of Memphis date for the 2026 year was October 6, 2026, so call to confirm the next one. Trustee: (901) 222-0200. City Treasury: (901) 522-1111.

4. Sell before the sale.

You own the house until it sells at auction. Back taxes and interest are paid out of the sale proceeds at closing, and whatever the house is worth above the debt is yours. At the auction, the opening bid is only what is owed, and the buyer's price is what the market gives that day. The catch is timing: a closing has to be finished before the day before the sale opens.

3 If the house already sold: redemption

You can still get it back, but the window is short and it is set by how long the taxes were delinquent. A law that took effect July 1, 2026 (Public Chapter 971) changed the scale:

- **Delinquent three years or less:** one year from the order confirming the sale.
- **Delinquent more than three years:** ninety days.
- **Vacant or abandoned property:** thirty days, if the buyer shows it was vacant or abandoned through at least three inspections over two months at different times of day.

To redeem, you file a Motion to Redeem at the Chancery Court Clerk's office and pay the delinquent taxes, interest, penalties and court costs, plus **12% a year on the entire price the buyer paid**. The buyer can also ask the court to be repaid for repairs and other costs. The Trustee's office does not take part in redemption and recommends hiring an attorney, and the Clerk cannot give legal advice. Never wait for the last day.

If the property sold for more than the minimum bid, the excess belongs to people who held an ownership or lien interest when it sold. Details come from the Chancery Court Clerk's office.

The honest math

Payment plans and relief programs assume the money exists somewhere. If it doesn't, the clock doesn't care, and every month adds 1.5%. If the house is worth more than the tax debt, the two options that keep that value in your hands are paying off or selling before the sale opens. A licensed real estate agent or a Tennessee attorney can run your numbers against the dates above.

Where to call: Shelby County Trustee (901) 222-0200 · Trustee Collections (901) 222-0250 · City of Memphis Treasury (901) 522-1111 · shelbycountyt trustee.com

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