

Annual Property Sale

The Hamilton County Real Property Office conducts an annual sale of previous back-tax and surplus properties. Bidders should read and follow all bidding instructions and should understand that Hamilton County makes no warranties as to the status of the title to these properties.

Property Sale Information

Frequently Asked Questions Regarding Property Sale

1. What type of property is sold by the Real Property Office?

The majority of the property in our sale is unimproved, vacant property. Any parcel with a structure is noted by an "S" in the left hand column of the sale list.

2. How does Hamilton County acquire the property listed for sale?

The property sold by the Hamilton County Real Property Office has been through the Hamilton County Clerk & Master's sale for nonpayment of taxes and was not sold at that time. The County then holds the property for the duration of the one-year redemption period. If the former owner(s) have not redeemed the property after one year, the property is added to the list of property to be sold by the Real Property Office the following January.

3. How do you get a copy of the list of available property?

The sale list becomes available late January of each year. The sale list may be picked up at our office located at 117 E. 7th Street - 5th Floor Newell Tower. The list will also appear on our website, the Chattanooga Times Free Press, the Chattanooga News Chronicle and

on Chattanooga.com. We will gladly email or fax you sale information by calling our office at (423) 209-6444. In an effort to go paperless, we no longer send out our sale packet.

4. How do you bid on the properties?

We strongly encourage you to read through the bidding instructions and view the property before you place a bid. Our office has a deadline for which sealed bids are due. The bids are opened at our **Bid Opening** and a high bidder is established. You or a representative must be present at the Bid Opening. The high bidder and the high bid amount for each property will be published in the legal notices of the Chattanooga Times Free Press and on our website. Anyone seeing the legal notice has ten days from the date it is published to submit a Letter of Intent to increase the bid by at least 10% and participate in the final **Bid-Off**. You or a representative must be present for the Bid Off. The entire bid process is outlined in the bid packet, including sale dates and forms.

5. How do I know if property near mine is for sale through the Real Property sale?

The Real Property Office attempts to notify any adjoining owners if a property adjacent to theirs or their property is scheduled to be sold.

6. How does Hamilton County convey the property to me?

After the sale has been finalized and the balance on the property has been paid in full, Hamilton County will record a quitclaim deed conveying the county's interest in the property to the new owner. Deeds are mailed to the purchaser within 6-8 weeks. To obtain a

warranty deed, which carries the guarantee of a clear title, the new owner would need to file a suit to quiet the title with the Chancery Court. A list of area title companies that may be able to advise you about “quiet-title action” is available from the Real Property Office upon request.

7. Does Hamilton County finance the purchase of any property?

Hamilton County does not finance the purchase of any property. Full payment must be received by the assigned balance due dates.

8. What happens to any property not sold at the Real Property sale?

Not every parcel sells each year. Sometimes a parcel may go through several sales before it is purchased. Each year our office visits the site and determines if the property could be used by the County, City or municipality for a public purpose such as a park, ambulance station, or community project. If there are structures on the property that are depreciating the value significantly, the structures may be demolished to increase the probability that the property will be sold during the next Real Property sale.

9. When and where will the next Real Property sale be held?

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