

What is the City of Chattanooga tax rate?

The current property tax rate is 2.25 per \$100 of assessed valuation. The tax rate is set by City Council each year as part of the annual budget process.

Do City of Chattanooga residents pay Hamilton County taxes as well?

Yes all residents of the City of Chattanooga are also residents of Hamilton County. If you are a property owner, you are responsible for paying both City and County taxes. For County property taxes information contact Hamilton County Trustee at 423-209-7270.

What are property taxes based on?

Real and Personal Property Taxes are based on appraisals conducted by the Hamilton County Assessor of Property. Public Utilities taxes are assessed by the Office of State Assessed Properties. Property are reappraised every four years. Property assessments are a percentage of appraisals as follows:

Real Property

Residential & Farms - 25%

Commercial & Industrial - 40%

Public Utilities

Assessed by the Office of State Assessed Property in Nashville - 55%

Personal Property

Commercial & Industrial - 30%

Is there tax relief for the elderly and disabled?

Yes, for information on the eligibility requirements please click the following link below.

[Tax Relief and Tax Freeze Information](#)

What is the billing cycle?

Tax bills cover a billing period from January 1st to December 31st, and are sent out at the beginning of October each year. They are payable through the last day of February without interest or penalty. On March 1st, interest and penalties of 1.5% per month begin to accrue. In the first week of March following the year after taxes are due, delinquent taxes will be filed in Hamilton County Chancery Court for collection at which time additional court costs and collection fees will be imposed.

When are the interest and penalty charged?

If the tax bill is not paid by the delinquent date, interest of 1% and a penalty of ½ of 1% (18% per annum) will be added on the first day of March and each month thereafter until the tax bill is paid.

Can the interest and penalty be waived since I did not receive a tax bill?

Tennessee law does not require the mailing of tax notices indicating the amount of taxes due. Tax notices are sent out of public courtesy, and not out of legal obligation. As such owners of property are legally presumed to know that taxes are due without personal notice. Failure to receive a tax bill does not relieve you of the responsibility to make payment on your taxes by the due date. If you did not receive a tax bill you can search for a copy of a property tax bill by from this site, contact us by phone at (423) 643-7262, contact us by email at ptax@chattanooga.gov, or come in person to Chattanooga City Hall at 101 E 11th St, Room 100, Chattanooga, TN 37402.

How many years can property be delinquent before being sold?

4 years. For more specific questions on the tax sale please contact the Clerk & Masters office (423) 209-6606. They are located at 625 Georgia Ave, 300 Courthouse Chattanooga, TN 37402.

Can I make Partial Payments?

Yes, pursuant to Chapter 2, Article II, Division 5, Sec 2-110 of the City of Chattanooga Code of Ordinances unless specified otherwise, partial payments will be posted as follows.

- 1st Stormwater Fee Interest
- 2nd Stormwater Fee (Earliest Year First)
- 3rd Tax Interest & Penalty
- 4th Real or Personalty Tax

How can I appeal my property appraisal?

If you disagree with the property appraisal, you must contact the Assessor of Property to discuss the particular situation. If not satisfied you have the right to appeal by contacting the Hamilton County Board of Equalization at (423) 209-7300.

How can I change my mailing address on my tax bill?

Permanent address changes should be made with the Hamilton County Assessor of Property by completing the form below, and following the instructions on the form. For questions please contact the Hamilton County Assessor of Property at (423) 643-7300.

[PROPERTY TAX CHANGE OF MAILING ADDRESS FORM](#)

How should requests for property tax exemptions be directed?

All property tax exemption requests should be directed to the Hamilton County Assessor of Property at (423) 209-7300.