

## FREQUENTLY ASKED TAX QUESTIONS – PROPERTY TAXES

**TOWN OF ATOKA**  
**334 ATOKA MUNFORD AVE**  
**ATOKA TN 38004**

### **If I live in the Town, do I only pay Town taxes?**

If you own property within the Town limits, you will pay Town Property Taxes and Tipton County Property Taxes. Town Property Taxes are paid at Atoka Town Hall. Tipton County Property Taxes are paid to the Tipton County Trustee. Their contact number is 901-476-0211. Their office is located in Covington at:

1 Pleasant Ave  
Court Square Courthouse, Rm. 203  
Covington, TN 38019.

### **When can I expect my tax bill each year?**

Property tax bills are mailed out the first week in October.

### **Where can I find my property tax information?**

You can contact Town Hall at 901-837-5300. You can also access your tax information at our website [www.townofatoka.com](http://www.townofatoka.com).

### [HOW DO I? – REVIEW A TOWN TAX BILL](#)

Search Examples:      Name (Doe, John)  
                                 Address (Main St N 321)  
                                 Map-Group-Parcel (128A B 00123.00)

### **Can I pay my property taxes online?**

Yes, you can pay your property taxes online. Follow the instructions above for finding your tax information. Once you find your tax bill(s), you can pay it (them, if multiple). There is a processing fee of 2.75 % when paying online. An exception to this is if a tax bill has been turned over to Chancery Court. In that instance, those taxes must be paid at Chancery Court, in the Clerk & Master's office.

**What methods are acceptable to pay property taxes?**

You may use cash, money order, check, online (2.75 % processing fee), credit card (2.75 % processing fee) to pay your property taxes.

**Can I pay my property taxes in installments?**

No. The Town cannot accept partial payments for property taxes. Each bill must be paid in full.

**What tax year do the taxes cover?**

The taxes that come out in October are for that current year. (Example: 2021 property tax bills will be mailed out in October 2021)

**When are taxes due?**

The taxes are due and payable between October and Feb 28 the following year.

**Is there a discount for paying early?**

There is no discount for paying early.

**When do the property taxes become delinquent?**

If not paid by Feb 28, the taxes are considered delinquent and will begin accruing interest at a rate of 1.5% per month.

Example: March 1.5% -- April 3.0 % -- May 4.5%.. and so on

**Do you charge a duplicate bill fee?**

No. The original notice is mailed out in October & the delinquent notice is mailed out in early March to remind those who have not paid. In addition, if you or your mortgage company contact the Town, we will provide the info.

**Who are checks made payable to and to what address do they need to be mailed?**

Checks are made payable to 'Atoka Tax Collector' or 'Town of Atoka.' The mailing address is:

334 Atoka Munford Ave  
Atoka TN 38004.

### **Will my property taxes always be paid at Town Hall?**

Property taxes remain in our office for 18 months before being turned over to Tipton County Chancery Court in Covington for further collection efforts and potential court action. Once turned over, they can only be paid in that office. Their phone # is 901-476-0209 and they are located at:

1801 S. College Street Ste 110  
Covington, TN 38019

### **What if I don't agree with the assessment amount on my property tax bill?**

The Town of Atoka property tax amounts are based on the assessment of each property done by the Tipton County Tax Assessor's office. Their number is 901-476-0213 and they are located in the Courthouse on the square in Covington, TN.

### **Will my property taxes be the same amount each year?**

No. The taxes can potentially be the same for several years in a row. However, there are two things that can make the tax amount change:

First is the assessment. The Tipton County Tax Assessor conducts a reassessment every six years. Also, any additions you make to your home can affect the assessment. If your assessment changes, your tax amount can change.

Second is the tax rate. The Atoka Board of Mayor and Aldermen are responsible for passing a balanced budget each year. During the budget process, the Board has the opportunity to set a new tax rate if they deem it necessary. If the tax rate changes, your tax bill can change.

### **Does the Town offer a Tax Freeze or Relief program for the elderly?**

The Town does not have a Tax Freeze program. The Town does handle the application process for the State of Tennessee Tax Relief Program. This program is designed to help (1) the elderly with income under a specific limit (2) disabled homeowners with income under a specific limit (3) disabled veterans that meet specific criteria per State statute (4) surviving spouses of disabled veterans that meet specific criteria per State statute. There is a Tax Relief section here on our website.

**Does the Town mail my tax bill to my mortgage company?**

No. The Town tax bills are mailed to the property owner to the address of record. You will need to verify with your mortgage company that they have the correct tax amount. The Town does provide tax amounts to mortgage companies if they request it.

**Can I pay the current year's taxes if I still owe taxes for prior years?**

No. All prior taxes must be paid before we can collect current year taxes.

**How do I know if there are prior year's taxes due on my property?**

If there are prior year's taxes due, when the Property Tax notices are mailed out in October there will be a 'delinquent' message printed on them. You can also review the tax information on our website or contact our office for more information about any prior taxes that may be due.

**IMPORTANT NUMBERS**

Town of Atoka	901-837-5300
Tipton County Trustee	901-476-0211
Tipton County Tax Assessor	901-476-0213
Tipton County Clerk & Master	901-476-0209