

CHECKLIST · MEMPHIS

Moving to Memphis Checklist: Your first 30 days (2026)

An ordered plan for the first 30 days: week one, the first month and what to finish before day thirty. Everything here hangs on one question, and that question is asked on day one.

SHORT ANSWER

We open this list with one warning, because everything in this city hangs on it: **a postal address that says Memphis does not mean your home is inside the city limits.** Elsewhere a reader checks whether a home was **annexed into** the city; here the city's **own boundary data lists deannexation ordinances**, meaning the home may have been taken **out** of the city. That single question changes **the property tax, the garbage service, the policing and the rate you pay at the grocery store** at once. Three more things: **electricity, gas and water all come from one utility on a single bill**, the utility's accepted identification list is published and **a Social Security card is only one option on it; you have thirty days for the driver license** after establishing residency, and if you came from abroad you take all three tests; and **there is no thirty day rule for a security deposit**, what operates is a **sixty day response period**.

Deadlines: we separate what is certain from what was not found

TASK	DEADLINE	WHERE
Federal address report	10 days. A move inside the city counts too	From your online account or on Form AR-11
Notice to the court	5 days , if you have a pending case	On Form EOIR-33/IC. The state's only immigration court is in this city
Driver license	30 days after establishing residency in the state	One of the three full-service centers; the no-testing branch does not issue a first license
Tests for someone arriving from abroad	Three tests: vision screening, knowledge test and the road test	An appointment, a vehicle and insurance are required
Vehicle registration	No deadline for a new resident was found in the research. Ask the county clerk	Only the Shelby County Clerk; start the insurance first
Reduced trash rate application	Takes at least forty-five days	Apply in the month you move; no notarization if you bring it in person
Life of a marriage license	30 days. If unused you apply again	Any county clerk in the state

TASK	DEADLINE	WHERE
Response to a deposit return notice	60 days. Without a response the landlord may keep the money	In writing to the landlord

Three rows of that table mislead readers often. First: **a change of address at the post office does not satisfy the federal report**, and filing the federal report **does not update the address on a pending case**; do both, and enter the receipt number of every pending application, uscis.gov/addresschange. Second: **giving your address to a state or local agency does not satisfy the federal obligation**; in your first week you will give the address to many places, from the utility to the school, and **none of them is that report**. Third: **this city has an immigration court and it is the only one in the state**, but **only the notice you receive** states where and when your hearing is. One more thing changed in 2026: account for the federal rule that **took effect on June 29, 2026** and reorganized alien registration and what counts as evidence of registration, text at federalregister.gov.

Day one

TASK	WHERE OR HOW
☐ Find out whether your address is inside the city limits	The jurisdiction boundary layer on the city's open data portal needs no key and you can find your house on the map. But the layer dates from 2020 ; get the definitive answer from 311 , or 901-636-6500 from outside the city
☐ Note which door is your door	Vehicle registration sits with the county clerk, garbage with the city, property tax with both, school with the address. The city and the county are two separate legal entities , and the county holds seven municipalities including this city
☐ Put the federal address report on your calendar	10 days , uscis.gov/addresschange ; with a court case, Form EOIR-33/IC within 5 days

FOUR ANSWERS TO THE BOUNDARY QUESTION, AND ALL FOUR TOUCH MONEY

- **Property tax:** inside the limits it is **the county rate plus the city rate**, outside it is **the county rate only**. Per \$100 of assessed value that is **\$5.2708** inside and **\$2.6900** outside. The residential assessment ratio is **25 percent**.
- **Garbage:** inside, the city's solid waste division collects it for a monthly fee; **a home taken out of the city limits may not have this service at all**.
- **Policing:** inside it is the city department, outside it is **the county sheriff**.
- **The rate you pay at the store:** inside the city the general rate is **9.75 percent** and the grocery rate is **6.75 percent**; in the unincorporated part of the county the general rate is **9.25 percent** and the grocery rate is **6.25 percent**. **Careful:** that is the rate **where you shop**, not where you live.
- **And your school district:** alongside the county-wide district there are **six municipal districts opened in 2014**; which one you fall into depends on the address and that is **a separate lookup**.

Week one

TASK	WHERE OR HOW
☐ Open power, gas and water in your own name	All three come from one utility on a single bill . The rule is one sentence: two documents are required and one must be a valid, selectable photo identification
☐ Ask the question properly on the phone	Do not say you have no number . Say: your list includes a passport and a consular identification, I will bring those two . The utility's published table names a passport or passport card, a permanent resident or alien registration card, a government-issued visa, an individual taxpayer identification number and a consular identification card
☐ Ask about the deposit up front	It is required only of applicants who carry credit risk ; a minimum of \$200 , payable in eight monthly installments of \$25, no interest is paid , and it is refunded after twenty-four months of good payment history
☐ Ask about the trash fee and the reduced rate	\$41.96 a month for a residential unit, \$10.00 for an extra rented cart. For a qualifying household the fee drops to \$9.23 , and the discount also covers the sewer line
☐ Turn on weather alerts and choose your refuge area	Both tornado and winter risk are real here. Research found no published, address-level public shelter list , so build the plan inside your own building
☐ Open your license file	Call a full-service center, complete the application online and send the documents for pre-approval ; the answer takes five business days
☐ Get the city's residency card and a library card	The residency card is free and asks for one identification plus two current proofs of residency ; it can be activated as a library card . For the library card a state driver license is not required and the form never asks for a number or immigration status

ONE BILL IS A CONVENIENCE, BUT WE WRITE THE PRICE OF IT TOO

- **The gain:** electricity, gas and water come from the city's own utility, and the utility **publishes the list** of identification documents it accepts. **A Social Security card is not a requirement but one of the options on the list.** Opening service without a number is expressly possible on the utility's own written list.
- **The price:** state law places municipally owned utilities **outside the definition of a public utility**, so **research found no state-level complaint forum** for a dispute with this utility.
- The rules on disconnection, deposits and identification are **not the state's but the utility's own internal policy**, and the policy's text says they may be revised and changed **without notice**.
- **The general rule is this:** if a service is supplied by **a private company**, that company is within the state regulator's jurisdiction and **you have a state-level door**; if it comes from **a municipally owned utility**, that door closes. In this city all three services are in the second regime.
- **In practice:** your route runs from the utility's customer service to its board and to the elected city council. **Keep a written record of the date, the time, the name of the person you spoke to and the case number for every contact.**
- **A disconnection ban was not measured this round:** for this utility we say **neither that one exists nor that it does not**, and **we print no temperature threshold**. If you are at risk, call the utility without waiting and ask for a **payment plan**.

The first month

TASK	WHERE OR HOW
☐ If you have children, start school enrollment now	A number cannot be required to enroll and no specific document may be required as proof of address . First run the lookup for which district you fall into : there is no single district in this county
☐ Start the insurance before you register the car	Registration runs only through the county clerk . From January 1, 2027 an initial registration requires status documentation ; renewals do not
☐ Apply for health coverage	The state did not expand Medicaid and the coverage gap is real. If you are pregnant , the agency's current sentence is still: If you are pregnant, no immigration documents are required.
☐ Redo your net pay calculation	Wage income is not subject to a state income tax ; the interest and dividend tax was repealed on January 1, 2021 . But do not say there are no taxes : the sales tax is high
☐ Check whether the professional privilege tax hits you	At the state level, \$400 a year , every June 1 , for only five professions: attorney, securities agent, broker-dealer, investment adviser and lobbyist
☐ Fix the name and date of birth on your documents	In work authorization verification, name order, a surname change and a day and month swap are real risks. Handle this before a job offer
☐ If you need a birth certificate, go to the nearest county health department	Birth and death certificates can be issued by all ninety-five county health departments . That sentence is not written for marriage and divorce records : for those, the central office or the mail route

TASK	WHERE OR HOW
☐ If you are marrying, pick the county yourself	The license may be obtained in any county in the state with no residency requirement . This county's fee is \$97.50 and drops to \$37.50 with the course certificate

TAXES: THE SENTENCE "THERE ARE NO TAXES" CANNOT BE WRITTEN HERE

- **Wage and salary income is not subject to a state income tax** and the interest and dividend tax was fully repealed on **January 1, 2021**.
- **A local wage tax was looked for and not found**. We do not write that as **there is none**; ask your employer whether there is a local deduction on the payroll.
- **Sales tax**: the state share is **7 percent** on general goods and **4 percent** on groceries, with the local share on top, and in this city the local share sits at the **cap allowed by law** and has done so **since January 1, 2020**.
- **And there are two rates inside one county**: inside the city limits **9.75 percent** general and **6.75 percent** grocery; in the unincorporated part of the county **9.25 percent** general and **6.25 percent** grocery. **Do not read the rate without that qualifier**: it is not a residency advantage, it is the rate where you shop.
- **Not eligible for the reduced rate**: alcoholic beverages, tobacco, candy, dietary supplements and prepared food are not treated as food ingredients.
- **No record of a local grocery reduction for this city was found in the state's rate file**. Elsewhere in the state some jurisdictions reduce their local share on groceries; here there is no such record and **we do not know why, and we are not inventing a reason**.
- **The property tax side is heavy here**: inside the city two rates stack. For a home appraised at \$300,000 the assessed value is \$75,000; inside the city limits the annual tax is **about \$3,953**, in the unincorporated county **about \$2,018**.
- **Research found no general homestead exemption**. Both programs that exist are conditional: one is a **reimbursement** for owners who are **65 and over, disabled or disabled veterans**, and the other **freezes the rate** for owners 65 and over.

RENTING: THIS CITY GIVES YOU A BROADER PROTECTION THAN THE REST OF THE STATE

- **The city has its own fair housing ordinance** and names the protected classes in its own words: **race, color, religion, national origin, sex, age, familial status, source of income and disability**.
- **That list is broader than the state's**: the state list **does not include source of income**, and because of a preemption provision in state law it **cannot be added locally**; yet this city's ordinance names it, and research found no equivalent in the other places we cover.
- **The handle for a Turkish reader is national origin**, which is on both lists. **If you use rental assistance or a voucher**, the **source of income** provision is a protection with real effect.
- **But immigration status is on neither list**, and we do not hide that.
- **The complaint door changed**: the state commission that handled housing discrimination was **closed effective July 1, 2025** and those complaints now go to the **civil rights enforcement division of the Attorney General's office**. **Any guide still pointing you to the closed commission is stale**.

DEPOSITS: THE COMMONLY REPEATED RULE IS WRONG

- **There is no cap in the statute and no thirty day rule.** Popular guides get this wrong.
- **A separate account is required and the location of the account is disclosed in the lease.** Look for that information in the lease.
- **You have the right to attend the move-out inspection.** The landlord notifies you of that right in writing, and if you do not attend you **may lose your right to object.**
- **If no response is sent within sixty days of the return notice,** the landlord may keep the money. **Put it on your calendar.**
- **There is a waiver that can be buried in the lease:** a clause **printed in twelve point bold** can **entirely remove** the tenant's right to receive a **fourteen day notice to pay.** **Look for the bold print before you sign.**
- **Eviction law hardened in 2024:** the continuance period dropped from fifteen days to **seven**, one route to a higher court was closed, and an appeal is accepted only on a **bond equal to one year of rent.**
- **How many people may live in a home could not be measured this round** and we did not carry another city's number here; the county's site could not be opened. **Ask the landlord in writing** and read the lease's own occupancy limit separately.

Before day thirty

TASK	NOTE
☐ Finish the license	Thirty days after establishing residency. Testing happens only at the three full-service centers ; if you came from abroad there are three tests and the road test can be canceled in bad weather
☐ Read the bold print in your lease	A twelve point bold waiver clause can entirely remove your right to a fourteen day notice when rent is late
☐ Ask which account holds your deposit	The landlord must hold it in a separate account and disclose the location of that account in the lease
☐ If you applied for the reduced trash rate, follow it up	All four conditions are required: be head of household, hold the bill in your own name, be 65 or 100 percent disabled, and have an annual gross household income of \$25,000 or less. It takes at least forty-five days
☐ Take two things to a convenience center	Your most recent utility bill and photo identification. The centers are for customers who pay the solid waste fee and your bill works as an entry pass there
☐ When you hear the word free, read the conditions	Some free admission days in this city ask at the gate for a state-issued photo identification , and the city's residency card does not satisfy that requirement

HEALTH: THE COVERAGE GAP, OCTOBER 1, 2026 AND THE CURRENT SENTENCE FOR PREGNANT APPLICANTS

- **The state did not expand Medicaid** and the coverage gap is real: **a childless adult generally cannot enter the program whatever their income**, and marketplace support does not begin below a threshold.
- **From October 1, 2026 refugees and people granted asylum leave the program**; the program director's own figure is **about 8,500 people**.
- **A source warning**: a **2014 policy document still sits on the same agency's server without a notice** and still shows refugees as eligible. **Check the date on any health page you find online**.
- **For pregnant applicants the answer favors you**: the state covers pregnancy through the children's health program's **unborn child** category, and the agency's current sentence is still: If you are pregnant, no immigration documents are required.
- **There is a condition on the child's side**: for a child to be covered they must be **a citizen or an eligible immigrant**. **So in the same household the mother may be covered while the child is not**. File the two applications separately.
- **Emergency care is a separate bucket**: the state's verification act keeps **emergency medical care, immunization, testing and treatment of communicable disease, short-term disaster relief and short-term shelter** outside the definition of public assistance. **But being outside that definition does not mean free**.
- **And there is a court order, a narrow one**: *Snader v. Tennessee Dept. of Health*, No. 26-0825-I, Davidson County Chancery Court; the temporary restraining order is dated **June 24, 2026** and the agreed temporary injunction **July 14, 2026**. It covers **only one children's health program**, it is **temporary**, and **the merits have not been decided**.

CLINICS: A SLIDING-FEE CLINIC IS NOT A FREE CLINIC

- **The discount is calculated on household income and household size and you still pay something**. Being uninsured and your immigration status are not grounds for refusing care, but **the fee does not drop to zero**.
- We queried the official service that lists federally funded health center sites on **October 12, 2026: 8 sites within a five mile radius and 21 sites and 5 organizations within a ten mile radius**.
- **And the detail that spoils a plan if you miss it: five of those 21 sites belong to two separate organizations and sit in a neighboring state**; the other sixteen are in this county.
- **Five miles and ten miles are a query's own parameters; they are not a distance between the settlements in this guide**.
- **Call before you book and ask three questions**: which state are we in, is my insurance in your network, which documents should I bring. **Look at coverage, not at distance**.
- **We publish no clinic addresses**; take the address and the hours from the center's own site.

WINTER AND TORNADOES: BOTH ARE REAL HERE

- **The winter side is measured:** the transportation department's statement of **January 25, 2026** describes the icing as **statewide**; crews were in their **fourth day**, the state had by then used **3,500 tons of salt** and **1.4 million gallons of brine** and managed **861 incidents**, and the agency asked drivers **not to travel**.
- **Salt has a limit:** if roadway temperatures fall below **16 degrees Fahrenheit**, salt is no longer strong enough. The priority order is written too: primary routes and interstates first, along with freeze-prone points such as **hills, curves, ramps, bridges and interchanges**.
- **Research found no mandatory snow tire or chain rule.** The handbook describes winter equipment in the language of **recommendation**. **We do not say there is none, we say we did not find one.**
- **On the tornado side your contact is the Shelby County Emergency Management and Homeland Security Agency**, 1075 Mullins Station, Building C, Memphis; phone **(901) 222-6700**.
- **On sirens we separate two things:** a county grant notice dated **June 2025** says **six sirens installed in 1999** will be upgraded to current standards; on the other hand, **which body is responsible for sirens within which boundary could not be verified as current in this research**, and we do not print that as a diagram.
- **What a siren is not is the same everywhere:** an outdoor siren is designed **for people who are outdoors**. **Do not expect to hear it indoors**; keep wireless emergency alerts on. **Research did not find which languages the alerts are sent in.**
- **Shelters:** research **found no published, address-level public storm shelter list** for this place or its county. **We do not say there is no shelter**; we say we did not find one. Build the plan inside your own building: **the lowest floor, an interior room with no windows**, and **away from long-span spaces such as a gymnasium**. **We print no risk ratios.**
- **If you are renting, ask before you sign:** does this building have a designated refuge area and where is it.

MARRIAGE AND VITAL RECORDS: TWO OPEN DOORS AND A CONTRADICTION

- **There is a marriage license** and the **county clerk** issues it. The license may be obtained in **any county in the state**; there is **no residency requirement** and no requirement tied to the county of the ceremony. **The claim in many popular guides that it comes from your county of residence is wrong.** The license is valid for **thirty days**.
- **This county's fee is \$97.50**, the lowest of the four counties this research could measure; with the certificate from a four-hour premarital preparation course it drops to **\$37.50**.
- **We print a contradiction and it lands in this county:** state sources **recognize no waiting period**, while a marriage license document published by this county states a **three-day wait**, and its metadata shows it is a file dated **July 28, 2010**. **We do not take a side:** before you fix your wedding date, **call the clerk**.
- **There is a second contradiction on the discount:** the revenue department says the sixty dollar reduction applies **to people residing outside the state** as well, while the counties' technical assistance body writes that it is valid **in only one county**, and that county is not this one. **We do not take a side; ask the clerk**.
- **If you have no number:** the application form asks for one, but an Attorney General opinion dated **July 22, 2008** says **applicants who were never issued a number are not required to provide one**. **The field is left blank** and no alternative number is requested.
- **Research found no witness requirement; notaries may solemnize a marriage and the parties must be present together in person.**
- **Birth and death certificates can be issued by all ninety-five county health departments; that sentence is not written for marriage and divorce records.**
- **A current passport is sufficient on its own** and the list does not say a U.S. passport; an **alien, temporary or permanent resident card** and an **employment authorization card** also count on their own. **A Social Security card counts only if signed and only with a second document.**
- **And here is the most practical route:** the agency's own exception says that if the application is **signed and notarized, no additional identification documents are required**. **Tolerance for an expired document has not been stated**, and **fees and processing times could not be verified**, so we print no figures.

PUBLIC ASSISTANCE: IN THIS CITY TWO GOVERNMENTS ARE COVERED AT ONCE

- **A state law effective July 1, 2026** requires state agencies and also **local governmental entities and local health departments** to **verify** the lawful presence of any public assistance applicant aged eighteen or over, and to **report** anyone not verified to the state's **centralized immigration enforcement unit**.
- **In defining a local government the act names a county and an incorporated city separately.** In this city the municipality and the county are two separate legal entities, so **both are covered**.
- **The obligation does not start everywhere at once:** for a local entity it begins when that entity **first reprints the relevant forms after July 1, 2026**. So a clause that is not on a form today may be there tomorrow, and the absence of an attestation clause on a form is not an exemption but a matter of timing.
- **The city's and the county's own domains could not be reached this round**, so we **could not measure** whether that clause appears on their service forms. **We do not say there is none, we say we could not read them.**
- **There is a federal change too:** the public charge rule that **took effect on September 18, 2026** removed the 2022 regulations and gave the officer **broader discretion**. The assessment did not narrow, it widened.
- **Consult your attorney before applying for any assistance.** This is not a decision section.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN MEMPHIS

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