

## WARREN COUNTY, KENTUCKY · 2026

# Unpaid property tax: from the sheriff's bill to a certificate sale

Kentucky does not auction homes for unpaid property tax at the first step. It sells the tax debt, as a certificate of delinquency, to private buyers who then add interest and fees. The cheapest time to act is before the sale.

## The timeline

| When             | What happens                                                                                                             |
|------------------|--------------------------------------------------------------------------------------------------------------------------|
| Oct – Apr 15     | Sheriff collects the bill. Due December 31. Owed by whoever owned the property on January 1.                             |
| April 15         | Sheriff files unpaid bills with the county clerk; each becomes a certificate of delinquency (KRS 134.122).               |
| May 15 / June 15 | County attorney notices. An installment agreement with the Warren County Attorney keeps the certificate out of the sale. |
| Aug 17, 2026     | Warren County Clerk registration for bidders closes, 4:30 p.m.                                                           |
| Aug 26, 2026     | Warren County certificate sale (Department of Revenue 2026 schedule).                                                    |
| After the sale   | Buyer notifies you within 50 days by certified mail and every six months; 45 days' notice before suit (KRS 134.490).     |

## What gets added

- Interest at 12% simple a year, any part of a month counted as a full month (KRS 134.125).
- A 10% county clerk fee and a 20% county attorney fee once the bill becomes a certificate (Kentucky DOR summary).
- After a third-party purchase: fees capped by KRS 134.452. On a \$5–\$350 certificate, pre-suit attorney fees are capped at 100% of the certificate and no more than \$350.
- The certificate is a lien on the property for 11 years (KRS 134.420). If a third-party purchaser forecloses, there is no right of redemption after the sale (KRS 134.546).

## What to do now

- Look up the bill on the Warren County Clerk's current-year delinquent list.
- Before the sale: call the Warren County Attorney's office about a payment agreement.
- After the sale: ask the buyer for a written payoff and check each fee against KRS 134.452.
- Federal or Kentucky income tax trouble at the same time? The free options are on the back of our free-help sheet.

## Local numbers

Third-party purchasers bought 269 Warren County bills in the 2009 results and 153 in the 2022 results (sale held August 17, 2023), paying \$233,833.81 that year. Full series:

[www.bowlinggreentaxresolution.top/warren-county-tax-sale-data/](http://www.bowlinggreentaxresolution.top/warren-county-tax-sale-data/)

## Sources

KRS 134.122, 134.125, 134.420, 134.452, 134.490, 134.504, 134.546 — [apps.legislature.ky.gov](http://apps.legislature.ky.gov)

Kentucky Department of Revenue, Delinquent Property Tax; County Clerk Delinquent Tax Sale Dates 2026; 2017–2022 Delinquent Tax Sale Results; Receipts from Third Party Purchasers 2009–2016 — [revenue.ky.gov](https://revenue.ky.gov)

Warren County Clerk, Delinquent Tax Sale and Process to Purchase 2025 Tax Bills — [warrencountyclerk.ky.gov](https://warrencountyclerk.ky.gov)

Warren County Attorney, Delinquent Property Tax Collection — [warrencountyattorney.com](https://warrencountyattorney.com)

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