

After A Death, Tennessee Families Wait A Median 69 Days Just To Open Probate, Study Finds

Nearly 4 in 10 estates took more than three months to open, while heirs covered taxes, insurance and upkeep on homes no one was living in.

NASHVILLE, TN, UNITED STATES, September 16, 2026 /EINPresswire.com/ -- When someone in Tennessee dies and leaves a house behind, the family often waits months before anyone has legal authority to make decisions about it. An analysis of 1,106 probate estates opened between March and August 2026 finds that the median family waited 69 days after the death just for a court to appoint a personal representative, and nearly 4 in 10 waited more than three months.



The study was conducted by Sell My House Fast TN, a locally owned home buying company, using published probate notices to creditors from Davidson, Knox, Sumner, Rutherford, Hamilton, Wilson, Williamson, Montgomery and Cheatham counties.

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"Nobody plans for this part," said Tasha DeRegis, owner of Sell My House Fast TN. "You lose a parent, and a few weeks later you are also responsible for a house you may not live near, may not be able to afford, and may not be allowed to sell yet. Families deserve to know how long that stretch really lasts, because most people guess it is a few weeks."

THE WAIT BEGINS BEFORE PROBATE DOES

Of the 908 estates where both the date of death and the date letters were issued could be read, the median gap was 69 days. A quarter of estates opened within 42 days. A quarter took 133 days or longer, and 15.6% took more than six months.

Opening the estate does not end the wait. Every notice in the study gives creditors until the earlier of four months from first publication or twelve months from the date of death to file claims. Added to the median opening time, a typical estate is roughly six months past the death before that window closes.

The wait varied by community. The median was 50 days in Rutherford County, 60 days in Cheatham County, 66 days in Sumner County, 72 days in Davidson County, 78 days in Knox County and 90 days in Montgomery County.

THE HOUSE KEEPS COSTING MONEY

At least 30.9% of estates in the six counties where property records could be searched matched exactly one property in the decedent's name. In Davidson County, those homes carried a median appraised value of \$440,000, and where a prior sale was on record the median home was appraised at 2.38 times its last purchase price. Many were long held family homes.

Property tax alone on a \$440,000 Davidson County home is about \$3,100 a year at the current Urban Services District rate, or roughly \$1,550 over a six month wait. Insurance, utilities, lawn care and repairs come on top of that, and heirs often cover those bills themselves before the estate can reimburse anyone.

"A lot of heirs end up paying the bills on two houses while they are grieving, sometimes from another state," DeRegis said. "They are not asking to sell on day one. They are asking what they are supposed to do with a house that is sitting empty, and very few people tell them."

WHAT FAMILIES CAN DO IN THE FIRST WEEKS

Call the homeowner's insurance company. Many policies limit coverage once a home has been vacant for a set period, and a claim on an empty house can be denied if the insurer was never told.

Keep property taxes and any mortgage current, and forward the mail so bills are not missed.

Make sure someone checks the house regularly, especially through summer heat and winter freezes.

Before clearing out belongings, listing or selling, ask the estate's probate attorney what the personal representative is authorized to do. The answer depends on the will and the court, and it differs from family to family.

"None of this has to be decided in the first month," DeRegis said. "But knowing the real timeline on day one gives a family room to grieve without the house making the decision for them."

CORRELATION, NOT CAUSE

The analysis describes timing, not the reasons behind it. The gap between death and letters reflects things this data cannot see, including grief, locating a will, choosing an attorney, family disagreement and court scheduling. The number of notices captured varies by county and month, so county counts should not be read as death or probate rates. Property matching misses homes held in trusts, owned jointly with a surviving spouse, or recorded under a different spelling, so the share of estates holding a house is a floor.

The full [Tennessee probate timeline study](#), with county by county figures, is available on the company website, along with a plain English guide on how to [sell an inherited house in Tennessee](#) and a breakdown of the options for [selling inherited property in Nashville](#).

METHODOLOGY

Findings are based on 5,027 published probate notices to creditors collected from court records and legal notice publications in nine Tennessee counties, deduplicated to 1,216 unique estates by issuing county and decedent name. The analysis window includes the 1,106 estates whose letters were issued between March 1 and August 31, 2026. Days to open probate is measured from the date of death to the date letters were issued, as stated in each notice. Property matches were counted only when county assessor records returned exactly one parcel in the decedent's name. Property tax is calculated on the median Davidson County appraised value at the 2025 Urban Services District rate of \$2.814 per \$100 of assessed value, with residential property assessed at 25% of appraised value. All figures are medians unless stated otherwise. No individual estate, heir or property is identified.

ABOUT SELL MY HOUSE FAST TN

Sell My House Fast TN is a locally owned home buying company serving Nashville, Murfreesboro, Clarksville and Middle Tennessee, along with Knoxville, Chattanooga and Gatlinburg in East Tennessee. The company buys houses as-is for cash, with no agent commissions, no repairs and no cleaning required, and can close in as little as seven days. Learn more at <https://sellmyhousefasttn.com>.

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