Curbnote

Before you offer: public records to check on any Maryland house

The listing tells you what the seller wants you to see. These records are public, free, and often skipped until after closing. Check them while you can still walk away.

AUTO = **the free Curbnote check looks for it.** Type the address at the link below; in about 10 seconds you see what turned up, each finding linked to its official source.

- [ ] **Flood zone and storm surge** AUTO
  Zones that start with A or V are FEMA's high-risk areas. With a federally backed mortgage, flood insurance is required there. Most homeowners policies don't cover flooding.
  `msc.fema.gov`

- [ ] **Chesapeake Bay Critical Area** AUTO
  Land within 1,000 feet of tidal water. Rules can limit tree clearing, new patios, decks, pools and additions, especially near the shoreline buffer.
  `dnr.maryland.gov/criticalarea`

- [ ] **Military noise zones** AUTO
  Near Andrews, Pax River, Aberdeen or Indian Head? Look at the base's published noise contours, and visit at different times of day.
  `curbnote.net/military-noise`

- [ ] **Sale, assessment and tax history** AUTO
  SDAT lists the last three sales. Curbnote flags quick resales and sharp assessment or tax jumps. After a quick resale, ask what work was done and whether it was permitted.
  `sdat.dat.maryland.gov/RealProperty`

- [ ] **Mailing town vs. county** AUTO
  Some mailing towns cross county lines. The county, not the mailing address, sets the tax rate, schools and permit office.
  `The county is on the SDAT record`

- [ ] **Easements and preservation land** AUTO
  Agricultural preservation, Rural Legacy and Forest Conservation easements run with the land and can limit building, subdividing and tree removal.
  `Your title search and the deed`

- [ ] **Contamination and industry nearby** AUTO
  State cleanup sites, leaking underground tanks, landfills and coal ash sites within a short distance of the house.
  `mde.maryland.gov (Land Restoration Program)`

- [ ] **Your tax bill, not the seller's**
  The seller's Homestead Tax Credit ends at the sale, so your tax is based on the full assessment and can be higher. Living there? Apply for your own.
  `dat.maryland.gov (Homestead Tax Credit)`

- [ ] **Septic, well and permits**
  Not on public sewer and water? Ask the county health department for the septic and well file. Check the county's permit site for open or missing permits.
  `County health dept. and permit office`

- [ ] **Disclosure or disclaimer?**
  Maryland sellers may give a disclaimer (sold as is) instead of a disclosure. Know which one you got. HOA or condo? Read the resale package the day it arrives: the window to cancel is short.
  `Ask your agent which form you received`

Public records can't see inside the walls. They don't show the roof, the furnace, the foundation or the plumbing. Hire a licensed home inspector, and ask your attorney or title company about anything on this list that worries you.

Check any Maryland, DC or Virginia address free

`curbnote.net/p/pdf`

No account needed for your first check. Works on any phone. Every finding links to its public source. Curbnote reports on properties, not people. It shows what public records can show, not everything that can be wrong with a house, and it isn't legal or financial advice. Questions: help@curbnote.net