

How to Read a Property Record and Pull Comparable Properties Using SDAT

This section is meant to walk through the SDAT website step by step. The goal is not to turn you into an appraiser or a real estate professional. The goal is to help you understand what data the State is looking at and how to find reasonable comparable properties to support your case in an appeal.

Take your time with this part. Doing it carefully once is usually more effective than rushing through it. Like every website, if you move too fast it can increase the frustration factor!

Step 1: Pull your own property record first

Start by searching for your property on the SDAT Real Property Data Search using whichever identifier makes the most sense to you. Before you look at anyone else's property, you need to understand what SDAT is says for yours.

Once your property record is open, take note of the following key items.

View Map		No Ground Rent Redemption on File				No Ground Rent Registration on File			
Special Tax Recapture: None									
Account Number:		District - 02 Account Identifier - I22081							
Owner Name:					Owner Information				
Mailing Address:					Use: COMMERCIAL				
Premises Address:					Deed Reference:				
Location & Structure Information					Legal Description:				
Map:	Grid:	Parcel:	Neighborhood:	Subdivision:	Section:	Block:	Lot:	Assessment Year:	Plat No:
067H	0011	1864A	20000J1	0000				2026	
Town: FREDERICK CITY									
Primary Structure Built:		Above Grade Living Area:		Finished Basement Area:		Property Land Area:		County Use:	
1869		2,708 SF				1,428 SF			
Stories:	Basement:	Type:	Exterior:	Quality:	Full/half bath:	Garage:	Last Notice of Major Improvements:		
		MIXED RESIDENTIAL / RETAIL	/	C3					
			Value Information						
			Base Value			Phase-in Assessments		As of	
			Value			As of		As of	
			As of 01/01/2026			As of 07/01/2025		As of 07/01/2026	
Land:			124,900						
Improvements:			0						
Total:			124,900			124,900		141,600	
Preferential Land:			0						
			Transfer Information						
Seller:			Date: 07/23/2024			Price: \$549,900			
Type: ARMS LENGTH IMPROVED			Deed: J16952/ 00180			Deed2:			
Seller:			Date: 02/05/1997			Price: \$95,000			
Type: ARMS LENGTH IMPROVED			Deed: J02264/ 00042			Deed2:			
Seller:			Date: 06/15/1988			Price: \$125,000			
Type: ARMS LENGTH IMPROVED			Deed: J01493/ 00351			Deed2:			

Use- This tells you whether the property is classified as residential or commercial. Your best comps will almost always share the same general use. A commercial property is not a good comp for a residential one, and vice versa.

Type- This describes what the property is actually used for, such as retail, office, industrial, or single-family residential. This matters more than people realize. The closer the type, the stronger the comp.

Above Grade Living Area or Building Area- This is one of the most important numbers on the page. Comparable properties should be reasonably close in size. Bigger is not always better, and smaller is not always worse, but size differences need to make sense.

Value- This section shows the assessed value as of January 1 of the assessment year, including any phase-in values. This is the number you are ultimately appealing, so make sure you understand what it says and which year it applies to and how that relates to the phased-in values.

Transfer Information- This section lists prior sales of the property. Pay attention to:

- Sale dates
- Sale prices
- Whether the sale was arm's length or non

An arm's length sale generally means a typical transaction between a willing buyer and seller. Non-arm's length sales can include transfers between related parties, distress situations, or transactions with unusual terms. These distinctions matter when comparing properties as related parties "may" agree to values different from a market value.

Step 2: Use SDAT's sales search to find potential comparable properties

Once you understand your own record, go back to the SDAT search page and switch to **Property Sales Search**.

Select the county in which to search:

FREDERICK COUNTY

Select the search method to proceed:

PROPERTY SALES

Set the search parameters carefully:

- Use a date range that makes sense, often several years back from the assessment date. For a January 1, 2026 assessment, looking back to January 1, 2022 is a reasonable starting point. If this produces too many results, shorten the timeline to 2023/2024.
- Select a land use type that matches your property

- Leave sale type unchanged unless you know you need to narrow it

One of the easiest ways to find similar properties is to search by **street name** or a nearby corridor where similar properties are located. This helps keep the results within a comparable market area.

The image shows a search filter interface with the following fields and options:

- Transfer Date From:** Jan, 01, 2022
- Transfer Date To:** Jan, 01, 2026
- Land Use:** Residential, Non-Residential
- Include:** Improved, Vacant
- District:** [Text Input], **Map:** [Text Input] (Note: You must enter at least four characters to search by map.), **Subdivision:** [Text Input], **BPRUC:** [Text Input]
- Neighborhood:** [Text Input], **Quality:** [Text Input]
- Street Number:** [Text Input], **Street Name:** [Text Input]
- Sale Type:** Arms-Length Improved, Arms-Length Multiple Accounts, Arms-Length Unimproved, Non-Arms Length Other

Step 3: Narrow the list to properties that actually make sense as comps

Once results appear, do not assume everything on the list is usable.

Click into individual properties and review their records the same way you reviewed your own. Look for similarities in:

- Property type and use
- Size and layout
- Location and surrounding market
- Sale timing

You can also filter/order results by property type or living area to help narrow results to properties that are more likely to be comparable.

As you review properties, ask yourself: would a buyer realistically consider this property as an alternative to mine? If you find a property that is very similar to yours but shows a much lower value or a lower price per square foot, that property is worth flagging as a potential comp.

Final thought

Using SDAT effectively is about understanding context, not just pulling numbers. When you can clearly show that similar properties are valued or selling for less, you give the appeal board something concrete to work with. Also to note, Zillow, Redfin and other

web-based platforms are great for information, but SDAT compiles data for properties that have actually sold and at the recorded price they transacted at.

That preparation tends to carry weight at every level of the appeal process.