

2023

Rental Owner Welcome Packet



Pointer Ridge
Management

A success guide for your rental properties

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Welcome to Pointer Ridge Management!

Pointer Ridge Management Contact information

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Website: www.PointerRidge.com



Pointer Ridge Management, LLC is so glad you've entrusted us with your assets. We will manage the daily operations of your rental properties and tenants so you can focus on building your portfolio and utilizing your time more efficiently. This Welcome Packet provides the essential information to get started and become fully functional with us. Please ensure you have changed your mailing address with SDAT from the rental property to the address of your choosing so that you receive water bills, property tax notices and other government correspondence. Soon you'll receive an online account notification from Buildium.com. This is your Rental Owner portal where you can review all aspects of how your property, tenants and finances are functioning. Page 6 provides just a fraction of what your account entails. Welcome to the Pointer Ridge family!



Annual City Registration

Baltimore City now requires ALL residential rental units to be registered, inspected, and licensed to ensure that they meet basic safety and maintenance requirements. Previously one- and two- family dwellings were not required to be inspected and licensed to operate as a rental. On August 1, 2018, a new law took effect requiring all Baltimore City rental properties, including one- and two-family and multi-family dwellings, to be licensed to operate as a rental by January 1, 2019. If your property is not a rental but is non-owner-occupied it still must be registered annually.

In order to receive a rental license from the Department of Housing and Community Development (DHCD) the property must meet two requirements: 1) be registered with DHCD using the online portal and 2) be inspected by a State Licensed, Baltimore City registered Home Inspector.

The Baltimore City Code, Article 13, Subtitle 4-2, requires every owner of a non-owner occupied dwelling unit, "whether occupied or vacant, whether it is producing revenue or not producing revenue, whether habitable or not habitable" shall file a registration statement with the Housing Commissioner. This must be done within 10 days of any transfer of the property and every January 1st thereafter.

Baltimore City Registration & Licensing and Renewals

Baltimore City Department of Housing and Community Development (DHCD) makes it easy to complete the annual registration and licensing requirements.

To complete process, go to the appropriate link listed below and follow these four easy steps. Ensure you have your ownership information and lead certificate handy.

4 Simple Steps to Licensing & Registration

- Enter owner & property manager information
- Enter lead certificate information
- Enter & upload property inspection report
- Pay \$30 per unit or \$130 for vacant units

Which website is right for me?

- ❖ [Register for the first time](#)
- ❖ [Log in with previous account here](#)

DHCD Contact information

Email: [Property Registration Email Address](#)

Phone: (410) 396-3575

For more information visit:

[Baltimore City Department of Housing and Community Development](#)

To check the status of a property, visit:
[Property License and Registration Search](#)

Note: You must have your property inspected by a State Licensed, Baltimore City registered Home Inspector. Home inspectors set their own market rate fees for these inspections. You may also utilize a passing inspection report from a Section 8 housing inspection or by obtaining a Use and Occupancy permit.

Maryland Annual Lead Registration and Renewals

The Maryland Department of the Environment administers the Lead Poisoning Prevention for the state. Certain rental properties require lead based paint inspections to ensure the safety and health of families residing in these homes.

To complete process, go to the link listed below and follow these four easy steps. Ensure you have your lead certificate handy along with the date of current rental occupancy and tenant's rights notification given.

4 Simple Steps to Licensing & Registration

- Enter owner & property manager information
- Enter insurance information
- Enter lead certificate and occupancy information
- Pay \$30 per unit

Get Started

- ❖ [Login to register or renew rental properties](#)

MDE Contact information

Email: [MDE Email Address](#)

Phone: (410) 776-2706

For more information visit:

[Maryland Department of the Environment Website](#)

To check the status of a property visit:

[Lead Rental Registry Property Search](#)

NEW USERS: If you do not have a tracking number, please call MDE at 410-537-4199. EXISTING USERS: Please use your tracking number and the password that was assigned to you on your renewal package. If you have never used the online system but have a tracking number, please contact MDE at 410-537-4199 to complete your online profile.

Residential rental properties built before 1978 are required to be registered and then renewed annually with Maryland Department of the Environment.

Residential rental properties built after 1977 and properties that have a passing Lead Free inspection certificate are exempt.

On or after January 1, 2015, all properties built prior to 1978 must have a new lead inspection certificate at each change of occupancy.

When Do I Need to Register and Renew My Registration?

A complete change in ownership requires a new registration and a new tracking number. This includes adding owners or changing to a corporation, etc.

Registration is specific to ownership of a property(ies) and should match exactly what is on record with Maryland Department of Assessments and Taxation. Any different combination of ownership for a participating property will require an adjustment to the Lead Rental Registration file.

If you are registering online between October 1st and December 31st you may immediately Renew that property(ies) after completing the initial Registration for it.

No matter how late in a calendar year you register a property(ies) it is required to renew that property(ies) for the following year on or before December 31.

Water and Waste Water

Water accounts are held in the name of the property owner on record with the State Department of Assessments and Taxation. Property owners can add an additional party as a bill recipient, however, **the property owner is responsible for timely payment of bills.**

Bills are considered delinquent when an account has an unpaid balance of \$250 or more and is two payment periods in arrears. Delinquent accounts can be subject to turn off of the water service after appropriate notice. City customers may qualify for one of the City's payment assistance programs or may want to enter into a payment

Note: If you want the water bills to be paid by you first, it is very important that water bills are sent promptly to us to be added to ledgers. This allows tenants to properly budget for and pay their water bill. Sending multiple months of water bills all at once reduces the likelihood of repayment by tenants and produces frustration.

Mailing Address Change

Baltimore Water Billing

The Baltimore City Department of Public Works operates the water and waste water program for both Baltimore City and Baltimore County. The City mails bills to the mailing address listed in the State Department of Taxes and Assessment database or the address listed in the water billing account every 30 days. You can sign up for auto pay as well!

Please let us know if you want to pay the water bills for have your tenant pay directly to the Department of Public Works.

Get Started

- ❖ [Register or log into water billing account](#)
- ❖ [Pay your water bills or gain a quick status check:](#)

DPW Contact information

Email: [DPW Email Address](#)

Phone: (410) 396-5392

For more information visit:

[Department of Public Works Website](#)

State Department of Assessments and Taxation

Email: [SDAT Email Address](#)

Phone: (410) 767-8250

Website: [SDAT Mailing Address Change Information](#)

For more information visit:

[SDAT Real Property Search](#)

Special Note: Please ensure you have changed your mailing address with the State Department of Assessments and Taxation from the property address. This is the mailing address which all official government correspondence will go such as water bills, property tax information, etc.

Landlord Online Account

The landlord's online account provides round-the-clock access to view all aspects of the managed properties. The below picture shows the snapshot right from the homepage.

PROPERTY ACCOUNT (CASH BASIS)	JANUARY 2020	FEBRUARY 2020	MARCH 1 TO DATE	TOTAL AS OF 2/7/2020
+ 1153 W Cross St Baltimore MD 21230	\$1,235.45	\$1,235.45	\$1,235.45	\$3,706.35
+ 3801 Fairfax Rd Baltimore MD 21216	\$1,106.00	\$1,106.00	\$876.00	\$3,088.00
+ 3908 Fairfax Rd Baltimore MD 21216	\$1,506.20	\$1,307.98	\$1,230.00	\$4,044.18
+ 505 Wyeth St Baltimore MD 21230	\$909.00	\$800.00	\$0.00	\$1,709.00
+ 535 Chateau Ave Baltimore MD 21212	\$1,312.00	\$1,312.00	\$1,312.00	\$3,936.00
+ 66 N Morley St Baltimore MD 21229	\$1,100.27	\$1,228.87	\$0.00	\$2,328.94
+ 716 N Edgewood St Baltimore MD 21229	\$1,269.00	\$1,269.00	\$1,269.00	\$3,807.00
+ 745 N Grantley St Baltimore MD 21229	\$1,763.00	\$1,713.00	\$1,713.00	\$5,189.00

The Reports section is broken down by categories and allows the landlord to print, email or download one or even multiple files through the batched reports feature.

Financial	Rental
<ul style="list-style-type: none"> Balance sheet Consolidated Assets, liabilities, and equity by property as of a specific date. General ledger Consolidated Debit and credit transactions by property during a specified time frame. Rental owner ending balances Rental owners' ending asset balances, including property reserves and fees liabilities by property as of a specific date. Vendor ledger Bills and payments charged to specific vendors during a specified time frame. 	<ul style="list-style-type: none"> Current tenants Current tenants by property. Delinquent tenants Tenants with outstanding ledger balances as of a specific date. Leases ending All leases that will end during a specified time frame.

All of our landlords are provided with an online account through Buildium.com where they can access and review the status of their properties 24/7.

Some of the best features are the ability to get a quick glance at the financial situation or even a deep dive with detailed financial statements to provide to bookkeepers and accountants with just a few simple clicks.

Landlords can also use their portal to review any bills due and make convenient online payments or to even make requests to their property manager. A new feature allows landlords and property managers to create batched reports to be sent via email or a download to provide a very detailed analysis. Reports can even be downloaded as a PDF or a spreadsheet, printed or even downloaded.

Note: The best way to learn your Rental Owner account portal is to spend some time and navigate the features. It creates a real time picture of how the property is financially performing, along with the status of rent payments and reimbursable income for utilities. Important files such as leases, lead certificate and other vital information is store here as well.

Getting Started!

APPLICANT CRITERIA:

QUALIFICATIONS:

- monthly gross household income from all sources of at least 3 times the listed rent amount.
- Debt to income ratio of no more than 36%
- Housing to income ratio of less than 40%
- review of credit history (not necessarily the score) and income verification to determine capability and ability to pay

AUTOMATIC

DISQUALIFICATIONS:

- facing an eviction with current landlord
- have current landlord debt or owe money to a previous landlord
- have been evicted in last 3 years
- provide fraudulent or unverifiable information
- fail to complete the entire application process
- do not meet the income requirements
- had a felony conviction in last 7 years (certain offenses may be permissible)
- convicted of arson or sex offenses at any point

Security Deposit Interest:

Interest is only payable on security deposits of \$50 or more. No interest is due or payable unless the landlord has held the security deposit for at least 6 months.

Getting started

Once your rental property is leased, we will collect monthly rent and water reimbursements (if applicable) from tenants. Then we'll deduct our management fee from the gross rent only, withhold any repair money owed [if it is a landlord responsibility, ex. roof repair] and send the balance to the landlord via an electronic funds transfer, by the 20th of each month. Late rent court and attorney fees are charged to tenants we seek reimbursement from them. We do our utmost to keep charges to landlords at the very minimum to help with the positive cashflow of each property. We also send you an IRS Form 1099 every year for your taxes.

Security Deposits

Pointer Ridge Management will collect and hold security deposits in accordance with Maryland State laws during the residency of the tenant. State law requires security deposits to be escrowed and to accrue interest at a certain rate while in escrow. However, banks do not pay this type of interest rate. Due to this, landlords are responsible for the accumulation of the interest rate to be refunded (if applicable) to tenants who have moved out and meet the requirements to receive refund of their security deposit. This dollar amount is nominal.

For more information visit:
[Rental Security Deposit Calculator](#)

Note: Banks typically hold rental payments up to 5 business days from the time the tenant pays to ensure sufficient funds. Also it takes up to 2 business days for our system to send you the money after we process it. For these reasons, we recommend you to have sufficient financial reserves to pay any related bills until your rent is received.

Gas and Electric Service

Gas and electric service providers in Baltimore City are plentiful, but we recommend Baltimore Gas and Electric (BGE) because of their Automatic Change Name (ACN) program.

The benefits to this included service is that you get notified when a tenant begins or ends service, which provides real-time indicators that they are moving in or may be preparing to depart or even have had their power shut off for non-payment. When they terminate their service, it returns to you which provides needed services to protect your investment in the extreme temperatures in different season.

Get Started

❖ [BGE Automatic Change Name Agreement](#)

BGE Contact information

Email: [BGE Automatic Change Name Email Address](#)

Phone: (800) 685-0123

For more information visit:
[Automatic Change Name Information](#)

Automatic Change Name (ACN) Program

Based on a written agreement between BGE and the landlord or property owner/manager, services are not turned off when tenants notify BGE of a request for service termination. Instead the gas and/or electric service is transferred to your name and the bills are sent to your mailing address. Landlords and property managers benefit in several ways:

- The Service Application Charge is waived when properties covered by this program transfer into your name.
- Heat remains available to protect your property during cold weather.
- Service is available for post-occupancy repairs and renovation and for showing the property to prospective tenants.
- BGE notifies property owners/managers when a tenant notifies BGE of a request for service termination.

They notify you of the transfer by mail, which usually takes three business days. For properties not covered by the Automatic Change Name Program, meters are turned off when a tenant calls to discontinue service, unless contact to BGE is made to begin service at the property.

Note: Using BGE or this Automatic Change Name program is not required, but we recommend it due to past experiences; however, using this service does present the possibility that a tenant would continue to reside in your property while you are responsible for the electric. It is illegal to purposefully shut off utilities on tenants while they occupy the property and this would be added to the ledger.

Platinum Package Service Fee Schedule

(NOT ALL MAY BE INCURRED PER CATEGORY)

START UP FEES

- 1) **Tenant Placement Fee.** Owner shall compensate Agent a commission of **100%** of one (1) full calendar month's rent when Agent procures a willing tenant at the rental rate agreed upon by the Owner who meets Agent's standard qualification criteria. This includes premium listing with video walk through and a professional narration. All units participating in a government subsidy program will be charged **100%** due to the increased administrative and operational workload.
- 2) **Initial Onboarding Fee.** In the event that Agent takes over management of Property that is vacant or with an existing tenant in place who is current on rent, the Owner shall compensate Agent a fee of **\$200** for the work involved in onboarding Owner and Property along with the existing tenant. If the existing tenant is delinquent and not current on rent, the Existing Non-Paying Tenant Onboarding Fee listed below will apply in lieu of this provision.
- 3) **Existing Non-Paying Tenant Onboarding Fee.** In the event that Agent takes over management of Property with an existing tenant in place who is delinquent and not paying rent as prescribed by the lease, Owner shall compensate Agent a fee of **\$500** for the work involved in onboarding the existing tenant and procedures to enforce lease and attempt to get the tenant paying. In these situations, the Existing Tenant Onboarding Fee above will be waived.
- 4) **New or Corrected Lease for Existing Tenants.** In the event that Property already has a tenant in place when Agent assumes management responsibilities, and a new lease must be signed either at Owner's request or due to the absence of an existing or valid written lease agreement, Agent shall be compensated a fee of **\$200** to draft and have the new lease executed.

ROUTINE MONTHLY FEES

- 5) **Monthly Property Management Fee.** Owner shall compensate the Agent a commission of _____% of all rent collected for each unit per month, or a minimum monthly fee of **\$100** when tenant is delinquent, or unit is managed but vacant. **All units participating in a government subsidy program will be charged 10% per month due to the additional workload.**
- 6) **Optional Owner Benefits Package:** This is an opt-in service which includes an offer of Rent Advance along with up to two months of Rent Protection, a Quarterly Rental Analysis Report and real time updates on rent related federal and state legislation. Additionally, the service comes with annual pest control services. Disclaimer: An additional **\$50.00** per unit per month will be added to your monthly management fee. You authorize Agent and its service providers or their affiliates, if applicable, to act as a limited attorney-in-fact for the sole purpose to purchase or determine qualification for rent default insurance on your behalf for your rental units and to receive any documentation from the insurer for this coverage. Additionally, Property Manager, its service providers or their affiliates, if applicable, will be authorized to provide such insurer or its agent any information about you, the leases, and your tenants, as required by the insurer to establish eligibility for insurance coverage. You may elect to opt-out

of the Owner Benefit Package within the first sixty (60) days of enrollment. See the Owner Benefits Package flyer for all of your fantastic benefits!

- 7) **Optional Pest Control:** You may opt-in to an annual pest control service for **\$25** per month. This is included with the Owner Benefit Package above or may be added as a separate add-on service.

PERIODIC FEES

- 8) **Periodic Inspections:** Agent shall conduct periodic inspections with photos and a detailed report at \$50 per occurrence. Each inspection report will be available in the Owner's online portal and can be compared with previous inspection reports.
- 9) **Repairs, Modernization, Renovations, & Maintenance.** Owner shall compensate the Agent an amount equal to **15%** of the invoiced amount for all repair, modernization, renovation, project management and maintenance work. Agent also charges the same fee for the coordination of rental licensing and lead based paint inspections. This will be identified as a markup on the financial reports. If Owner utilizes its own vendors, to include the use of a home warranty company, Agent charges a flat **\$50** coordination fee when Agent has assisted with the coordination of work. This paragraph applies to project management of vacant properties and turnovers between tenants if Pointer Ridge Management coordinates the work.

COURT AND LEGAL FEES

- 10) **Failure to Pay Rent Filing Fees.** Agent charges a fee of **\$115** to provide Tenants with Notice of Intent to File Failure to Pay Rent in accordance with Maryland Law and the Failure to Pay Rent Filing Fee. This includes the court and legal fees. Agent makes every attempt to collect from Tenant and reimburse Owner.
- 11) **Warrant of Restitution Filing Fee.** Agent charges a fee of **\$115** to file a Warrant of Restitution. This includes the court and legal fees along with legal notices required by law. Agent makes every attempt to collect from Tenant and reimburse Owner.
- 12) **Eviction Filing.** Owner shall compensate the Agent a fee of **\$150** in the event that Agent files a dispossessory/eviction/ejectment action against the Tenant that is not for Failure to Pay Rent. This fee covers the coordination with legal counsel, court prep and court case attendance as needed. This is in addition to the actual court filing fees incurred. Owner may also incur attorney fees if Agent determines an attorney would be appropriate for the situation, if an attorney is required per court rules or in the best interest of Owner. A separate charge will be incurred for each filing of Tenant Holding Over, Breach of Lease, Wrongful Detainer and civil court.
- 13) **Court Attendance Fee.** Owner shall compensate Agent a fee of **\$150** in the event that Agent files any civil/small claims against Tenant and/or attends court as the complainant or witness for Owner's Property. This fee also applies in cases where Agent must attend court and defend actions Tenant claims such as small claims, security deposit disposition or rent escrow. This is in addition to the actual court filing fees incurred. Owner may also incur attorney fees if Agent determines an attorney would be appropriate for the situation, if an attorney is required per court rules or in the best interest of Owner.

LEASE RENEWAL AND TERMINATION FEES

- 14) **Lease Renewal Fee.** Owner shall compensate the Agent a commission of **\$200** when an existing tenant signs a new lease or an amendment extending the length of the lease.
- 15) **Security Deposit Interest.** Agent collects and holds security deposit into escrow account during the residency of each tenant. Maryland law dictates that interest accumulate at a specified rate. Owner shall be responsible for paying accrued interest upon any security deposit refund. Additionally, Agent authorizes the use of a Security Deposit alternative to qualified applicants and tenants which covers the Owner in the same method as a traditional security deposit, but no interest accumulates.

MANAGEMENT TERMINATION FEES

- 16) **Management Termination Fee.** In the event that Owner terminates contract, or does not renew with Agent, Owner shall pay Agent **\$300** to close accounts and perform all transition actions associated with termination. Further, this is to offset the anticipated costs that routinely arise with coordination between multiple parties after management services have terminated.
- 17) **Early Termination Fee.** In the event that Owner terminates contract with Agent prematurely, Owner shall pay Agent the larger of **\$300** or the remainder of the monthly management fees remaining on the property management agreement to expedite the closing of the account and to offset costs and expenses and loss of projected income.
- 18) **Cancellation During Listing Fee.** In the event that the Agent has advertised and has shown a property to at least one prospective applicant or tenant and the Owner terminates Agent's services, with or without Agent providing occupancy of the property, the Agent shall be entitled to compensation in the amount of the listing price to offset costs associated with these tasks.

DISCLOSURES

- 19) **Advertised List Price/Resident Benefit Package.** Agent has created a Resident Benefit Package (RBP) to provide multiple benefits to all parties which is mandatory for all tenants. In order to achieve 100% compliance, the Agent has determined, and the Owner agrees, that the first \$50 of all rents will go towards payment of RBP. This will be on a separate charge on the rental ledger and the payment will pay for the services rendered to the tenant with a small built in coordination fee for Agent. The benefits to the RBP are as follows: rent reporting to the credit bureaus, quarterly furnace filter delivery, 24/7 online portal access and maintenance coordination line, master renter insurance policy and a utility concierge service as well as a renter's rewards program with cash incentives for on time rental payments. The Agent will use its best efforts to obtain market rate rent with the RBP. Voucher tenants may not be required to participate in the RBP program but the owner may seek to participate on behalf of the tenant for the benefits to the Owner and property. In such cases the Owner will be charged a \$50 fee per month.
- 20) **Charges.** Agent is hereby authorized to charge and collect from the tenant all rent, additional rent, late charges, fees for returned checks and credit reports, and such other fees and charges

as the Agent may reasonably deem appropriate. Fees for returned checks, late fees, application fees, fees charged to tenants related to litigation (court costs, reproduction of documents, etc), and all administrative fees charged to tenants shall be property of Agent.

- 21) **Amendments.** The parties acknowledge that Agent's performance of its duties under this Agreement, and its costs associated therewith, may be affected by new laws or ordinances, changes in real estate licensing requirements, changes in industry standards, and/or changes in Agent's agreements with its third party contractors or vendors. In order to accommodate any such change, and notwithstanding any provision to the contrary contained in this Agreement, the parties hereby expressly agree that Agent may amend or modify any term of this Agreement affected by such change, from time to time, by providing at least sixty (60) days' written notice to Owner upon the email address or mailing address of Owner on file with Agent. Upon Owner's receipt of Agent's written notice of an amendment, and for each instance of Agent's written notice of an amendment, in the event Owner does not agree with such amendment, Owner shall have a one-time option to terminate this Agreement only upon written notice to Agent within thirty (30) days of Owner's receipt of Agent's written notice of the amendment. Upon Agent's timely receipt of the Owner's written notice of termination, this Agreement shall terminate as of the last day of Agent's sixty (60) days' notice period. The parties further expressly agree that if Owner elects not, or otherwise fails, to deliver timely written notice of termination to Agent as required herein, Owner shall be deemed to be in agreement with such amendment and this Agreement shall continue uninterrupted with such amendment annexed hereto. In the event the Owner terminates this Agreement in accordance with the terms of this paragraph, the provisions in this Agreement shall control the disposition of any security deposit held by the Agent in connection to the Property.
- 22) **Acknowledgement.** Owner acknowledges and understands that the above pricing is on a per unit basis and not a combined or aggregate listing. Each individual unit of any property, single family or multi-family will incur these costs individually so that the Agent may provide its best efforts in management and customer service.

 Landlord Date

 Landlord Date

 Landlord Date

 Property Manager Date

References

Baltimore City Account Login: https://cels.baltimorehousing.org/Reg/Reg_Login.aspx

Baltimore City Department of Housing and Community Development information: <https://dhcd.baltimorecity.gov/pi/rental-property-registration-and-licensing>

Baltimore City First Time Registration: https://cels.baltimorehousing.org/Reg/Reg_Setup_01.aspx

Baltimore City Services Payment Portal: <https://cityservices.baltimorecity.gov/water/>

BGE Automatic Change Name Agreement: <https://secure.bge.com/MyAccount/MyService/Pages/ACNAgreement.aspx>

BGE Automatic Change Name Email Address: AutomaticChangeNameDesk@bge.com

BGE Automatic Change Name Overview: <https://www.bge.com/MyAccount/MyService/Pages/PropertyManagerPortal.aspx>

Department of Public Works Email Address: DPW.Billing@baltimorecity.gov

Department of Public Work Login: <https://waterbillportal.baltimorecity.gov/#Login>

Department of Public Works Website: https://publicworks.baltimorecity.gov/waterbilling_information

Lead Rental Registry Property Search: <https://securemde.mde.state.md.us/layouts/OLRR/PublicOLRRSearch.aspx>

MDE Email: mde.leadreg@maryland.gov

MDE Lead Rental Registration Login Website: <https://securemde.mde.state.md.us/CustomPages/UserLoginPage.aspx?ReturnUrl=%2fRenewal.aspx>

MDE Website: <https://mde.maryland.gov/programs/LAND/LeadPoisoningPrevention/Pages/LeadRegistration.aspx>

Property License and Registration Search: http://cels.baltimorehousing.org/reg/Reg_MFD_Search.aspx

Property Registration Email Address: property_registration@baltimorecity.gov

Rental Security Deposit Calculator: <https://dhcd.maryland.gov/Pages/RSDCalculator/Default.aspx>

SDAT Email: sdattcity@maryland.gov

SDAT Mailing Address Change Website: <https://dat.maryland.gov/realproperty/Pages/Change-Owners'-Real-Property-Mailing-Address.aspx>

SDAT Real Property Search website: <https://sdatt.dat.maryland.gov/RealProperty/Pages/default.aspx>