

Modernizing Dane County's Register of Deeds: *Saving Property Owners \$6 Million*

The information age is no longer new. But the way we gather, organize, and store information is still coming of age. With increasing complexity and an ever-growing flow of land records, the old ways of record-keeping are both inefficient and costly.

The Dane County Register of Deeds Office (ROD) has changed that. They have streamlined their office operations by integrating the latest information technologies with old-fashioned know-how. And thanks to the modernization, Dane County taxpayers are saving millions of dollars each year.

HOW HAS THE REGISTER OF DEEDS OFFICE CHANGED?

Traditional land records and processes go digital

The Dane County Register of Deeds Office has automated the entire title-recording process for recent real property transactions taking place in the county. For many years, an in-house mainframe software program produced microfiche. The process was cumbersome and did not allow for timely retrieval of information. By 1995, the switch to a client-server PC-based system with document imaging was complete.

Office acquires new land information equipment

The office transformation has required 26 workstations (three for planning and development), two scanners, one 88-platter jukebox, three laser printers, a 12-meg file server, a database server, an image server, a print server, and a modem.

What did these changes cost?

The automation of the Dane County title recording system cost \$300,000. To date, most of the money has come from the County Land Information Office (LIO). System upgrades have come from sales of on-line services and document images on optical platters to title companies.

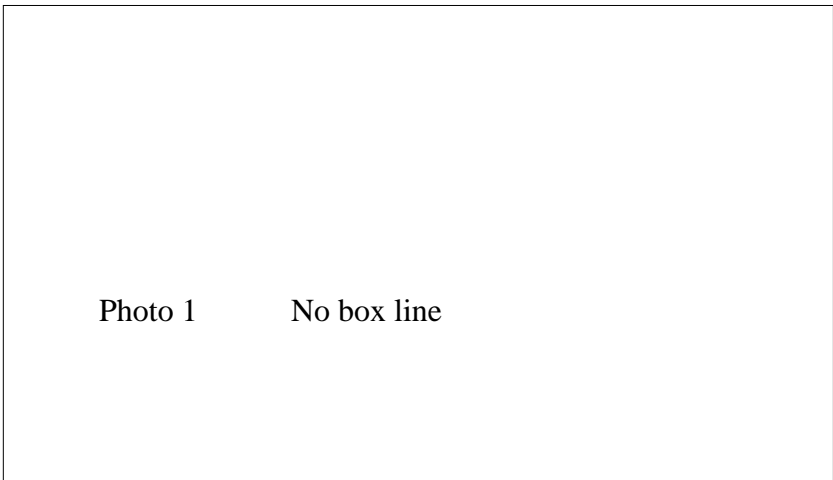


Photo 1

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**WHAT ARE
SOME SPECIFIC BENEFITS?**

Traditional tasks accomplished faster and cheaper

The Dane County Register of Deeds Office now processes an increased flow of documents more quickly than ever before. Office productivity has increased 41% since 1989, while office floor space has decreased by about 1,700 square feet. This translates into cost savings in the County's budget, which in turn reduces the cost burden on Dane County taxpayers.

'Customers' receive new and improved products and services

The Office's faster in-house processing of documents means rapid availability of documents and indexes for customers (users of data, information and services). New software also allows the previously unavailable option of new and varied searches, including partial-name searches, range searches, and searches by parcel-identifier number.

Dane County also offers a new service in which land title records are provided to title insurance companies in a computer format not previously available. Because the title insurance companies now can rely on up-to-date computer records, they no longer need to keep their own hard-copy versions. This new efficiency allows title companies to pass on the savings to individual land and home owners.

Community benefits

With the ROD automation, the general public can access their property records more easily using software designed to be user-friendly. With new public workstations, people can readily access property assessments. A GIS database should become available in late 1998.

By making records available in an easy-to-access, easy-to-copy digital format, new title insurance companies have been able to enter the Madison-area market and compete with existing companies. This new level of competition may be the reason title insurance costs an average 30% less in Dane County than elsewhere in the state.

*With new technologies and
know-how, the Register of Deeds
Office has improved customer
service while cutting costs.*

SUMMARY OF BENEFITS

- **Money:** \$300 savings per transaction saves Dane County landowners \$6 million annually.
- **Space:** Digital record-keeping results in expanded public-access office area, while total office space was cut by 25%. Document-storage space alone was reduced by over 90%.
- **Staff:** Modernization means that 17 full-time staff are performing duties that would require 27 full-time positions to manage record-keeping the old way.

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**WHAT IS THE EVIDENCE
DEMONSTRATING THE BENEFITS?**

The way it was

In 1989, the ROD Office recorded 57,000 real estate documents. The grantee/grantor index was available 1 or 2 days after recording. Images were available in 1 to 2 days. The tract index was updated and on the floor in about 4 to 8 weeks.

The Office was authorized for a staff of 16.5 positions (about 3,450 documents per position). In addition, the mainframe system required a staff of three— provided by the County Department of Information Management— to manage the mainframe and support ROD staff. The Office occupied 6,750 square feet of space in downtown Madison. Permanent storage of real property documents required 3,780 square feet.

New era, new efficiency

In 1997, the ROD Office recorded 98,000 documents. The grantee/grantor index is usually available the next morning and images are available by the afternoon. Both are order-of-magnitude improvements. The tract index is available within 2 weeks.

The Office is authorized for a staff of 17.5 positions (about 5,430 documents per position). In addition, the old mainframe system is gone and County Department of Information Management staff are no longer needed (a further reduction of three full-time staff).

The Office now occupies 5,070 square feet of space. Of that, only about 250 square feet are needed for the storage of real property documents, which are computerized and archived as microfiche. That's a 90% reduction in storage space. Public access areas, by contrast, have expanded to over 1,000 square feet.

Modernization has helped increase competition in the title industry. At present, 14 title insurance companies operate in Dane County. The title companies have immediate access to up-to-date title records and enjoy reduced operation costs. The increased competition, made possible in part by digital record-keeping, has resulted in an estimated 30% average reduction in the cost of title insurance per transaction. With a savings of approximately \$300 per transaction for an annual 20,000 title insurance transactions, the result is a \$6 million annual reduction for Dane County landowners. Clearly, other factors — a healthy economy and title companies' willingness to use new technologies — were important in fostering this increased competition. However, land records modernization was the fundamental change that led to reduced title costs.

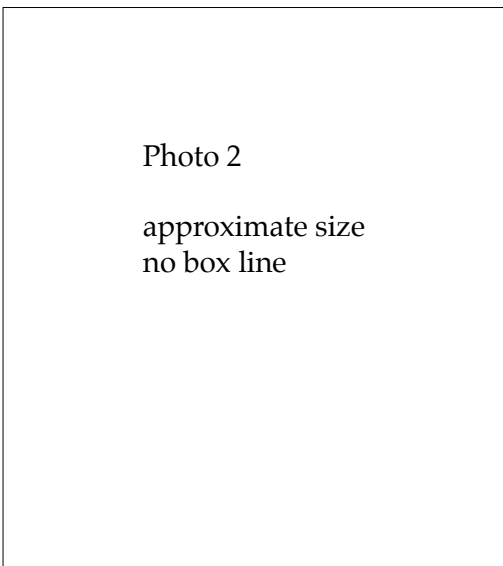


Photo 2
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ROD employee loads an optical image platter into the jukebox in order to view a document image. Similar to CDs, platters are faster and hold higher-quality images.

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**ADDING
UP THE BENEFITS**

A scenario without change

How important are the modernization efforts? Without modernization, the Office would have required considerably more space for storage of paper copies of the estimated 802,000 documents that have been recorded since 1989. The staff that would be required to maintain these documents is estimated to be 27.5 positions, instead of the 17.5 staff managing the records today.

Access to and availability of documents and indexes would certainly take more time than in 1989. Without modernization there would be long lines at the recording counter, and longer time periods for making indexes available. The result would be crucial delays in accessing vital information.

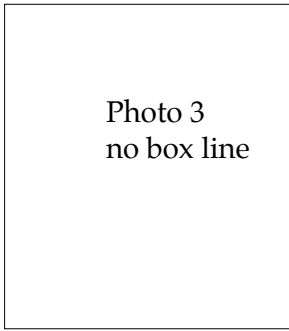


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Jane Licht, Register of Deeds

Not least, it is likely that Dane County would have fewer title companies, less competition, and higher fees for title insurance services. And that's worth as much as \$6 million to Dane County taxpayers.

For more information, contact Jane Licht, Dane County Register of Deeds Office, Rm. 110 City-County Building, 210 Martin Luther King Jr. Blvd., Madison, WI 53707; 608-267-8814.

**SELECTED
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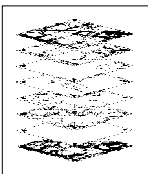
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Figure 1. Benefits of modernization of the Dane County Register of Deeds Office

| Dane County Register of Deeds accomplishments include: | Efficiency | | | | Effectiveness | | Equity | |
|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|----------------|--------|--------|-------------------|----------------|------------------------------|--------------------|
| | Reduce/ Eliminate Costs | Avoid Costs | Faster | Easier | Better Service | New Service | Equal/ Improved Access | Equal Treatment |
| • Can process and store more documents today in less space and with fewer staff than would otherwise be required | | | | | | | | |
| • Improved existing services in both timeliness and quality; offers new services such as special searches | | | | | | | | |
| • Developed a "point-and-click" interface for accessing documents that offers the general public easier access to these records | | | | | | | | |
| • Easily accessible digital data allows increased competition among title companies. The result is lower costs for property owners | | | | | | | | |



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