

THE DAILY RECORD

WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

TitleTRACK

Monroe County leads way with online access

With the costs of operating a business in New York continuing to rise, being able to inexpensively and efficiently obtain land record data as well as recorded document copies and reliable municipal tax information is more important than ever if title companies are to control the costs passed on to the consumer and to ensure their own profitability.

Many county clerk's and treasurer's offices in New York make it easier than others to search their indices remotely through a variety of websites — saving hours, if not days, in operational expenses. Several offices charge \$50 to \$1,000 per month for the ability to access and print land record information and document copies.

Obtaining municipal (town/county/village) tax information/documentation is even more of a challenge for a variety of reasons. In Monroe County, however, town and city data is easily available online and downloadable as a pdf — for free.

Rochester City Hall provides tax bills/receipts for reference if one makes a quick visit to Church Street. The City of Rochester also has easily accessible city/school tax amounts and assessment information at www.cityofrochester.gov. You can even see area maps, compare what your neighbor is paying in taxes, check to see how much the guy who always has lawn sprinklers on is paying for his water bill — if that is something that might be of interest to you. And, if you actually own the property — you can even pay your bills online.

Law firms, real estate agents, assessors, title companies, lending departments at banks and credit unions — if you work for any of them you have more than likely spent a few hours trying to track down a tax collector of a district you had never heard of in a neighboring county. To say it can be frustrating would be an understatement. Finding out who actually collects and maintains the tax rolls is only half the battle when one learns that the tax collector “officially” works on Tuesdays and Thursdays between 10 and 11:30 a.m. and alternating Fridays when the moon is full between 2 and 4 p.m. — I am only partly kidding.

Revenue shortfalls in many areas of the state have led to many county offices, be it clerks or treasurers, to impose significant user fees in an effort to shore up coffers.

If you handle real estate transaction in across Zone I (upstate) and Zone 2 (downstate / New York City) you are no doubt aware of the spiking fees imposed in order to obtain a tax receipt. As of April, approximately 100 cities, towns and villages across New York are charging \$5 to \$75 for documentation related to verified tax account information. Yes, there are multiple municipalities in Schenectady and Orange County that charge \$50 to \$75 just for property tax payment information.

At WebTitle Agency we track these user fees to ensure our own profitability. Seemingly every quarter since 2007, a handful of additional municipalities get added to our lists. When one considers the state's continued sputtering economy and budget gaps, the number of areas charging user fees to offset revenue shortfalls will almost surely continue to rise.

It took me about three minutes to Google the Monroe County Treasurer's site, search by the address of the home I grew up in and voila! I was viewing property information, assessment data, prior sales comparables and satellite imagery. Town/county tax records are easily available at www.monroecounty.gov

Monroe County Clerk's Office data, including land and court records, DBAs, corporations and civil actions dockets are available at <https://gov.propertyinfo.com/NY-Monroe/>. The breadth of data is impressive with deeds and mortgage indices available starting in 1973, along with judgments and state tax warrants from 1989 with corresponding viewable/printable images available for free. The site can be somewhat intimidating at first glance but it is very user friendly.

IQS (Info Quick Solutions Inc.) is a company that works with county offices set up their online record access (Monroe County is not one of them). The IQS website describes them as the “leading provider of Records Management services for New York State County Clerks.” It would appear that IQS has provided online accessibility in approximately 14 clerk's offices.

A handful of counties have free online access, but a credit card is needed to set up the ability to view/print document copies. Oswego County will allow you to access their records online for a \$50 account set up fee and \$300 per quarter main-



By **ALAN ROIDES**

Daily Record
Columnist

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tenance fees. Cortland and Oneida have an online access system but it is not extensive in terms of years covered nor are documents viewable. For additional comparison, the Erie County Clerk's Office charges \$500 per month to access their site and set up an account with the ability to print document copies — although they still have the word "Unofficial" stamped on every page.

Of course, someone can always visit their local clerk's office where accessing records is free. Florida is an interesting com-

parison as essentially every one of the 67 county offices is online at no cost. If your office is not already adept at electronically obtaining available public record research, Monroe County is a simple and inexpensive place to learn.

Alan Roides is chief marketing officer and partner for WebTitle Agency, an authorized title insurance issuing agent for First American Title Insurance Co. of New York, Fidelity National Title Insurance Co. and Old Republic National Title Insurance Co. Offices are located at 69 Cascade Drive, Suite 101 Rochester, N.Y. 14614; phone (585) 454-4770; www.webtitle.us.