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Statewide Property Records Indexes

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PROPERTY RECORDS INDUSTRY ASSOCIATION

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Executive Summary

A statewide property records index (the index) is a centralized searchable database or system that compiles indexed information (e.g., grantor/grantee, Parcel Identification Number (PIN), instrument type), from recording jurisdictions across an entire state or geographic region. The purpose of a statewide property record index is to provide a comprehensive, accessible, and uniform source to help find property information that can be used by government agencies, real estate professionals, researchers, and the public for various purposes, including legal research, property transactions, taxation, trends, and urban planning.

The information contained within the index is intended to **link the searcher to the authoritative record at the local jurisdiction** to obtain additional information or purchase copies. The official record never leaves the custody of the recorder. Statewide property records indexes would be maintained by the statutory authority, in this case the county recorder, who plays a crucial role in facilitating property transactions, ensuring property rights, and promoting transparency in real estate markets.

This paper will explore the benefits and barriers for recording jurisdictions considering the option of access to property records data via a statewide searchable index.

Scope and Coverage

A statewide property records index is intended to aggregate and standardize property records data from a state or region. There are several factors to be considered in determining how the index is set up, including the who, what, why, how, when, and where related to the properties.

- a. An aggregated document index could include a variety of records related to the rights, responsibilities, and restrictions associated with a property. This index might include information about deeds, property assessments, tax records, plat maps, permits, zoning regulations, liens, easements, and rights-of-way. Additionally, it could feature property ownership history, title records, and covenants, all of which provide crucial information about the legal, financial, and regulatory aspects of a property.
- b. When an aggregated index is created, it could include either historical information or start date forward. A more effective and useful option for record searchers, although more time-consuming to gather data and implement, would be the inclusion of historic documents. Inclusion of historical data may vary by jurisdiction based on the availability at the local level and should be noted in the index.
- c. An aggregated document index would ideally be built at the state level. However, if a statewide index is not available, one built on some other collective geographic configuration could offer value to searchers.

Access and Availability

An online portal is one way to access aggregated document indexes. This portal would be available for searches with redirection to obtain document images at the county recorder's office. The following list describes access options:

- a. Basic search functionalities could be provided free of charge, especially if the user is only accessing indexing data like document type, date, and parties involved. Depending on how the statewide index is created, users might pay per search or need a subscription for ongoing access to the index.
- b. Users may need to create an account, log in, or authenticate themselves to obtain access to certain records.
- c. Users wishing to download or print records may be redirected to the individual recording jurisdiction to purchase documents directly, so the revenue remains at the local level.
- d. Access might vary by state statutes, with some requiring special permissions for certain types of documents or restricting access to certain users (e.g., legal professionals).
- e. Advanced searches may allow filtering for specific document information.

Integration and Interoperability

Combining indexes from multiple jurisdictions into a single statewide index requires planning and standardization of data.

- a. Determine what index data is to be included in the statewide index.
 1. Recommended index fields: grantor, grantee, document type, recording date and time, document number, consideration amount, Parcel Identification Number (PIN), if available.
 2. Optional index fields: brief legal description, related documents, submitted by, property address, mailing address.
- b. Use data gathered from multiple Land Records Management Systems (LRMS) to merge into a single database to combine similar data fields into a unified view.
- c. Use common indexing standards for punctuation, abbreviations, and name structure (e.g., last name, first name). See PRIA paper on [Indexing Best Practices](#)¹.
- d. Validate post-integration mapping of local data to the right data elements in the statewide system.
- e. Share the data with external third parties.
 1. Determine formats, (e.g., XML, CSV)
 2. Determine protocols, (e.g., Application Programming Interface (API), web services)
- f. Integrate the information with other systems for GIS, Computer-assisted Mass Appraisal (CAMA), or other internal jurisdiction systems.

Data Quality and Integrity

Recording jurisdictions should use consistent data input for indexing and document types based on PRIA's best practices (Indexing Best Practices and [Document Types](#)²). The use of PRIA standards provides the foundation for a modernized statewide property records index.

- a. Standardized Data Format:
 1. Ensures that property data from different jurisdictions is indexed in a uniform format.
 2. Makes it easier to integrate and compare data.
 3. Establishes common definitions and terminology, reducing confusion and ensuring understanding of the data in the same way (e.g., "a deed is a deed is a deed").
 4. Allows users to more easily search and retrieve relevant property records due to the standardized indexing criteria.
 5. Saves time for staff by simplifying data entry and improves public data access.
- b. A statewide aggregated index should be created by merging accurate and reliable information from the local participating jurisdictions. The data provided by the participating jurisdictions will be mapped to the appropriate field in the aggregated index.

¹ https://pria.us/wp-content/uploads/Indexing-Best-Practices_01_03_2025_CORRECTION.pdf

² https://pria.us/wp-content/uploads/Document_Types_Master_10_17_2023_STYLE_CLEAN.pdf

- c. If standardization is not implemented, normalization of the data fields in the index may be necessary to yield accurate search results. Measures should be taken to ensure that the data input remains consistent, verifiable, and traceable. Procedures should be in place to address inaccuracies or inconsistencies in the data.
- d. With consistent statewide data, Artificial Intelligence (AI) technology can introduce significant efficiencies assisting with data quality by automating extraction from scanned and handwritten documents, validating data against standards, and normalizing inconsistent fields across jurisdictions.

Significance of the PIN

The [PIN](#)³ (PIN) allows for the connection of various data sets and makes a statewide property records index more easily searchable. Ideally, recording jurisdictions across a state would index the PIN allowing the statewide index to connect all property-related data with one search.

- a. Statewide unique Recording Jurisdiction Identification (RJID): Recognizes the recording jurisdiction in combination with the parcel identifier, preventing duplication of PINs in a statewide index.
- b. Enhanced Geographic Information System (GIS) integration: Supports precise mapping and spatial analysis using a single unique parcel identifier.
- c. Cross-referencing: Facilitates the integration of various data sets, such as tax records, zoning information, and utility records, by providing a common reference point.
- d. Single access point for title history: Provides a single index access point to produce the historical record of a property.

User Support and Assistance

Maintaining and funding a statewide index requires significant planning, resources, and ongoing support. Potential elements may include:

- a. Teams provide telephone and online support for users who need help navigating or using the index. Online support could include AI, chatbots, tutorials, user guides, or other resources available to assist users to request assistance or provide feedback on the index.
- b. Teams provide ongoing technical support for data integration, (e.g., LRMS, GIS, CAMA, and operation of the statewide index system).
- c. A Statewide Governance and Oversight Committee collaborates with local jurisdictions who need help with data quality standards, training, policies, and procedures.
- d. Teams implement and support cybersecurity, data protection, and recovery tools.

³ https://pria.us/wp-content/uploads/PRIA_PIN_FAQs_Style_Reviewed_07_18_2023_WG_FINAL.pdf

Updates and Maintenance

A statewide aggregated index will require updates and maintenance, and these steps should be taken prior to implementation:

- a. Identify the entity or individuals responsible for maintaining the index.
- b. Determine the frequency of data uploads, whether in real time, hourly, daily, or weekly.
- c. Assess the costs associated with ongoing program updates and maintenance, and identify funding sources.
- d. Employ safeguards to monitor the index for accuracy, completeness, and adherence to federal, state, and local regulations.
- e. Develop plans for enhancing or expanding the index, including the timeframe for improvements.

Business Models and Funding Options

There are several business models and funding options to be considered by a state or region exploring an aggregated statewide document index. After determining which model to implement, a contract or Memorandum of Understanding (MOU) may be advisable to outline terms of use.

These models are for researching indexes only. Requests for copies of specific documents will require the user to contact the applicable county recorder.

Business Models

1. Subscription-Based Model

- a. A user pays a recurring fee to access premium features such as advanced search, analytics, or API access to the index.
- b. Tiers can be structured based on usage levels, data volume, or feature access.

2. Government-Supported Model

- a. The state or local government funds the platform as part of its public records infrastructure.
- b. Basic index search and access remain free, while advanced search tools, bulk downloads, alerts, or enhanced metadata might require payment.
- c. This can be a fully taxpayer-funded system or a hybrid model where certain users, (e.g., private businesses, pay for premium services).

3. Transactional or Pay-Per-Use Model

- a. Users pay per index download, API request, or specific data pull with no long-term commitments.

4. Organizational Model

- a. An organization, (e.g. legal, technical firms, research institutions), typically pays to integrate indexed data into their own systems for access by multiple searchers.

5. Bulk Data Access

- a. Sold to businesses or agencies requiring large-scale index analysis.

Start-up Funding Options

1. State, Federal, and Public Grants

- a. Government agencies or research institutions may fund the development of an aggregated index.
- b. Transparency and public access initiatives may offer opportunities for grants or other funding.
- c. Philanthropic organizations advocating for transparency and open records may contribute funding.

2. Public-Private Partnerships

- a. A collaboration between the recording jurisdiction and private entities, where the private sector invests in exchange for operational control or a revenue share.
- b. Reduces public burden while ensuring private sector efficiency and competitive pricing.

Benefits, Disadvantages and Barriers of a Statewide Index

Understanding the benefits and disadvantages of a statewide index will help determine if developing such an index is feasible for a given state or region.

Benefits of Creating a Statewide Index

- a. Local government collaboration: Offers potential for a uniform statewide searching system and may also prevent state-mandated control of land records.
- b. Platform for accessing information: Aggregates data from many jurisdictions through one system (website).
- c. Potential to create standards: Provides an opportunity to identify and develop consistent services and policies across all jurisdictions.
- d. Disaster protection: Provides an alternative for searchers to access a county's index data through the statewide portal as part of a county's continuity of operations plan.
- e. Records management efficiencies: A statewide property records index creates a system that allows users to find documents faster across multiple jurisdictions, transforming the efficiency and reliability of property record management.

Benefits to Local Jurisdictions:

- a. Taxation and revenue collection: Enhances the accuracy of property assessments, particularly for parcels of land spanning more than one county or near the jurisdiction's border, ensuring fair and equitable taxation.
- b. Economic development: Provides access to a larger data set for regional economic development initiatives.
- c. Disaster preparedness: Provides an additional resource for critical property data for emergency response and disaster management efforts.

Disadvantages of a Statewide Index

- a. Loss of local autonomy: Reduces the sense of control and accountability; however, if the system is owned and managed by the state's recorders that concern is minimized.
- b. Task of standardizing data: Requires normalization of point forward and historical data to the statewide document index.
- c. Additional administrative costs: Poses a potential risk of increased state and local bureaucracy costs, although one potential funding source could be additional document submission fees.
- d. Centralization inefficiencies: The more layers of administration, the greater the potential for delays or errors which may require a higher level of coordination to correct, or to improve overall system capabilities.
- e. Security and privacy risks: While centralization can improve technological infrastructure, it can also increase the risk of larger-scale data breaches.

Barriers to Creating a Statewide System

- a. Funding and budgetary constraints: Initial software, hardware, and data collection costs could be costly, and funding may not be available for ongoing maintenance, updates, and staffing.
- b. Negative perception of large volumes of information: The public expects that confidential information will be safeguarded and that government officials are adhering to all data privacy regulations. Increasing instances of unauthorized use and access to data or other cyber threats raise public distrust of information aggregations.
- c. Lack of collaboration within local county offices: Even if most counties participate in a statewide index, non-participation or partial adoption by a few can significantly weaken its overall effectiveness. Updates and maintenance could pose a challenge leading to gaps and inaccuracies without proper planning and direction.
- d. Lack of statutory authority: A statewide index may not be possible without state legislation, and it may be difficult to get buy-in from legislators.

Legal and Ethical Considerations

There may be legal and ethical considerations to consider when accessing or using information from the statewide index. The system should comply with all applicable state and federal laws.

- a. The statewide index should have three agreements in place:
 1. Agreement among the participating jurisdictions to cooperate and follow information standards and operating rules.
 2. Agreement involving the recording jurisdictions, the LRMS vendor, and the statewide system to govern the transfer of information.
 3. Terms of Service agreement between the statewide system and its users.
- b. Care should be exercised to ensure that sensitive or protected information is not released in violation of state and federal privacy laws.

Transparency in Real Estate Markets

Transparent access to information helps detect fraud before it occurs, putting more information in the hands of those reviewing the transaction by delivering current official land records information.

- a. Historical Tracking: Allows accurate tracking by a named party across multiple jurisdictions of property history and changes.
- b. Clear Audit Trails: Provides a clear and auditable trail of property transactions and changes, enhancing accountability and transparency in property ownership.
- c. Access: Provides public access to the index to enhance transparency; this allows citizens, title companies, lenders, realtors, attorneys, developers, journalists, and other organizations to monitor property records and deliver analytics over different geographical locations.
- d. Trust: Increases public trust by providing a reliable and easily accessible way to view and track property information.

Impact on Foreign Ownership

- a. Comprehensive Coverage: By consolidating property records from all local jurisdictions into a single statewide index, it becomes easier to monitor and analyze foreign ownership across the entire state.
- b. Consistent Information: Helps in maintaining consistent and comparable data using standardized document types across different jurisdictions, making it easier to identify foreign owners.
- c. Advanced Analytics: Enables the use of advanced data analytics tools over a larger area to detect patterns, trends, and concentrations of foreign ownership in specific areas or property types.

Effects on Fraud Investigation

- a. Pattern recognition: Allows for use of advanced analytics and machine learning algorithms, such as AI, to identify patterns and anomalies indicative of fraud, such as unusual transaction frequencies or mismatched owner information.
- b. Information sharing: Facilitates information sharing, when combined with data from other state, county, or local offices, enhancing collective efforts to detect and combat fraud by identifying:
 - 1. Vacant Land
 - 2. Properties without a mortgage
 - 3. Rental properties
 - 4. Properties owned by a trust or LLC
 - 5. Second home properties
 - 6. Notary information, assuming it has been indexed
- c. Coordinated investigations: Supports coordinated investigations by providing access to comprehensive property data across different jurisdictions.
- d. Audit trails: Consolidated records make it easier to track, audit, and resolve suspicious activities across multiple jurisdictions.

Conclusion

A statewide document index offers potential benefits in terms of standardization, public access, efficiency, and improved technology. The decision to create a centralized index should include careful consideration of funding required and other specific needs of the state's recording jurisdictions, remembering the official record stays with the local office. The capability for uniformity and efficiency should be weighed against the importance of local accountability.

Appendage I - Use Cases and Impact of a Statewide Index

Iowa – Portal Introduced in 2005

What was the driving force behind the statewide portal?

Iowa County Recorders Association

What were the main reasons for developing this statewide option?

Two primary drivers can be cited. Some stakeholder groups and state policymakers were actively considering a plan to consolidate all recording activity in the office of the Iowa Secretary of State. This was viewed as an existential challenge requiring not just opposition but an alternative plan for a statewide system.

Several key leaders of the Iowa County Recorders Association were active in PRIA during a period when standards for recording and indexing were prominent.

Was legislation required to establish a statewide portal? Yes

The original enabling legislation was adopted and signed into law in 2003. Since then, many revisions and amendments have been adopted including provisions requiring the redaction of personally identifiable information (PII), and changes in governance and policy making authority. The Electronic Services System, doing business as Iowa Land Records (ILR), is an intergovernmental organization authorized by Iowa law. The intergovernmental agreement was originally adopted in 2005 and was reconstituted in an amendment adopted in 2021. There are 99 counties in Iowa, and they are all members of the intergovernmental agreement. See Iowa Code section [331.604](https://law.justia.com/codes/iowa/title-ix/chapter-331/section-331-604/)⁴.

Participation by all the state's recording jurisdictions is required.

How is the portal funded?

The ILR is funded by several revenue streams. The primary source of funding is electronic recording. Currently all electronic recording flows through the Iowa system as we are integrated with the 99 counties. Part of the recording fee is a \$3 per document component that stays with the ILR system.

A second source is a \$1 per document transaction fee collected on every document recorded in Iowa, regardless of whether it is filed electronically or over the counter. This fee is deposited into the State of Iowa's Electronic Transaction Fund (Fund 255), administered by the Office of the Treasurer of State. ILR draws from this fund monthly to cover approved operational expenses such as payroll and technology costs.

As of June 2025, there were:

- 8,663 business organization users actively searching Iowa Land Records

⁴ <https://law.justia.com/codes/iowa/title-ix/chapter-331/section-331-604/>

- 4,282 individual/citizen users actively searching for Iowa Land Records

Additionally, 4,297 of the business users above were also authorized to be electronic submitters (electronic recording).

ILR is also integrated with external systems which submit electronic documents for recording including many eRecording providers and the Iowa Department of Revenue.

Every county has its own LRMS vendor. ILR is integrated with the LRMS in every county, so eRecording providers only need to integrate with ILR. This is a big advantage to the electronic recording companies, and we do not charge an access fee. It is all funded by the recording fee revenue streams described above - which are paid by the submitting companies.

Who are the primary users?

- Searchers
- Attorneys
- Title Companies
- Public

ILR primary customers are categorized as real estate attorneys, title professionals, financial institutions, mortgage companies, realtors (residential and commercial), surveyors, data aggregators, and citizens.

Portal users must be registered, but there is no cost.

What impact has the index had on research, policymaking, or other areas?

The land record "search" application has now been in operation for more than 20 years, and free online access to the records has become an integral part of the business processes for many in the real estate industry. Most current transaction searches are done online, and unless you are searching for past history, a trip to the courthouse is no longer required.

Use of the system for searching and electronic recording surged during COVID, and high usage has been sustained since then.

What benefits has your state's portal provided to recording jurisdictions?

Online searching has greatly increased efficiency for both users and recorders. County recorders in Iowa provide many services including vital records services, recreational licensing and registration services, and in some cases passport services. The use of technology generally has enabled recorders to reallocate resources internally to accommodate needs in these diverse service areas.

Are there any disadvantages to a statewide portal for recording jurisdictions?

Even after 20 years, the adoption of standards and changes in business practices resulting from the use of technology is an ongoing process. Change can be challenging and requires effort and adjustment. Otherwise, the existence of a "portal" has not adversely affected recording

jurisdictions. In the beginning, some feared that technology would eliminate jobs. But that never happened. Work has changed, but no one has been "replaced."

Have recording jurisdictions in your state experienced an increase or decrease in revenue because of the statewide portal?

No change. Some would mention that recording jurisdictions have lost funds from copy fees, but the increase in efficiency has balanced those concerns. A bigger impact is the fact that the base recording fee in Iowa hasn't changed in 40 years, and Iowa recording fees are among the lowest in the U.S.

North Dakota – Portal introduced in 2001

What was the driving force behind the statewide portal?

A flood and fire disaster that impacted a large county in North Dakota.

What were the main reasons for developing this statewide option?

It was developed for a statewide repository to safeguard and preserve recorded land records. We designed it so it could also be used as a search tool for real estate records.

Was legislation required to establish a statewide portal? Yes

In 2001 the North Dakota recorders introduced legislation to implement a \$3 preservation fee for all recorded documents, part of which was used to fund the North Dakota Recorders Information Network (NDRIN) along with a \$1.2 million FEMA Technology Grant of which 75 percent (\$900,000) was federal share, 10 percent state share (\$120,000) and 15 percent (\$180,000) county share. In 2001 the North Dakota Legislature passed [SB 2173](https://ndlegis.gov/assembly/69-2025/regular/bill-overview/bo2173.html)⁵ setting up our Preservation Fund which is only to be used by the county recorder for preserving our recorded land documents. It was a one-time FEMA Grant. Legislation was not required to create the repository itself.

Participation by all the state's recording jurisdiction is not required. Three recording jurisdictions out of 53 total do not participate. These are the three large oil-producing counties which have the funds to host access to their own documents, including many with a large number of legal descriptions and related records.

How is the portal funded?

NDRIN is totally self-funded now with the subscriptions. There is a \$30 monthly fee or a \$7 day pass for subscribers that is good for 24 hours. Recorders get to keep the full \$3 preservation fee from each document to preserve records.

How many users/subscribers does the portal have?

⁵ <https://ndlegis.gov/assembly/69-2025/regular/bill-overview/bo2173.html>

It differs monthly but usually we have anywhere from 1,950-2,200 subscribers per month and anywhere from 350-450 day passes per month.

Who are the primary users?

- Searchers
- Attorneys
- Title Companies
- Public
- Surveyors

Portal users must be registered, but there is a cost.

What impact has the index had on research, policymaking, or other areas?

There is considerably less traffic into the recorders' offices. Most searchers access information on NDRIN and if they can't find something or are having an issue searching, they call for assistance.

It has given our subscribers easy access to the documents. Attorneys, surveyors, and title companies are happy they have NDRIN for a resource rather than having to visit the recorder's office in person.

What benefits has your state's portal provided to recording jurisdictions?

Less traffic in the office giving us more time to get historical documents indexed and uploaded to NDRIN.

Are there any disadvantages to a statewide portal for recording jurisdictions?

None that is evident.

Have recording jurisdictions in your state experienced an increase or decrease in revenue because of the statewide portal?

Increase. NDRIN has roughly 2000 subscribers who pay a subscription fee. If there is more money in NDRIN than needed to operate, money goes back to the member counties. The refund is a percentage based on the document count for each county. Each member county also receives the full value of the copy fees paid to the portal for copies that are printed for their county.

Louisiana – Portal introduced in 2015

What was the driving force behind the statewide portal?

Louisiana Clerks of Court Association.

What were the main reasons for developing this statewide option?

- Searching of records across multiple parishes at the same time, including civil and marriage records
- Access to records indexes without the need to pay individual clerks. Images remain behind a paywall at each clerk's native search site
- Facilitation of electronic transactions
- Secure, uniform remote access to records, dissemination of information during an emergency (e.g. closures, delayed openings)
- Scalability and flexibility in records management and dissemination

Was legislation required to establish the statewide portal? Yes

[HB 888](#)⁶ was signed by the governor on June 23, 2014.

Participation by all the state's recording jurisdictions is required.

How is the portal funded?

RS 13:754(F)(1) provides for a \$5 fee to be added to each recording. Three dollars is retained by the Louisiana Clerks Remote Access Authority (LCRAA), the remainder is retained by the recording clerk for their own costs associated with the portal.

How many users/subscribers does the portal have?

Unsure as this information is not listed publicly.

Who are the primary users?

Unsure of primary user base, this information is not publicly listed.

Portal users must be registered, but there is no cost.

What impact has the index had on research, policymaking, or other areas?

The index has provided a secure, remote means of access to records statewide. This allows people to check for documents without needing to make the trip to the courthouse or pay for records access unless they absolutely need copies of images or certified copies.

The portal has had its intended effect of bolstering acceptance of electronic transactions statewide and allowing for easy, streamlined searching across multiple jurisdictions.

What benefits has your state's portal provided to recording jurisdictions?

The portal has likely provided customers of recording jurisdictions with enhanced information before they arrive at the recording office. This allows for quicker, more efficient searches in-office

⁶ <https://www.legis.la.gov/legis/BillInfo.aspx?s=14RS&b=HB888&sbi=y>

and, for those calling or emailing requesting copies of records, the ability to provide exact recording information, rather than having a deputy clerk run a search (which many cannot do).

Overall, it has provided an income stream for jurisdictions that have not invested in eRecording platforms to accept documents electronically. The increased investment in technology has also helped clerks with obtaining necessary tools to ensure efficient preservation of records in a new era where everything is online.

Are there any disadvantages to a statewide portal for recording jurisdictions?

Some recording jurisdictions may see decreased revenue for the individual clerks as a downside. However, the Louisiana index balances this by only providing free index information and requiring the user to obtain images directly from the clerks for a fee.

Another interest-balancing method may be allowing users to purchase documents directly from the index but charging a fee that is then split with the recording jurisdiction. Overall, the decrease in revenue has not been a drawback as most clerks would not have images online if not provided the opportunity to add them to a statewide index.

Have recording jurisdictions in your state experienced an increase or decrease in revenue because of the statewide portal?

Unknown.