National Vision for Land Parcel Databases in the United States

NGAC
October 15, 2008

David J. Cowen,
University of South Carolina
Chair – National Research Council Study
National Land Parcel Data
A Vision for the Future
What do we know?

- "There is a critical need for a better land-information system in the United States to improve land-conveyance procedures, furnish a basis for equitable taxation, and provide much-needed information for resource management and environmental planning."
Technology

• “Current technology is adequate in most cases for the surveying, mapping, data collecting, filing and dissemination of information.

• Advancement in computer applications, communication networks and copying processes promise of more-efficient use of the multipurpose cadastre.”
Obstacles

• The major *obstacles* in the development of a multipurpose cadastre are the *organizational* and *institutional* requirements.
Parcels are a critical part of a modern GIS
Parcels are linked to many operations of Government

FIGURE 3.1 (a) and (b) Details of a multipurpose cadastre.
But, of course, we knew that in 1980

1980

NEED FOR A MULTIPURPOSE CADA斯特

Panel on a Multipurpose Cadastre
Committee on Geodesy
Assembly of Mathematical and Physical Sciences
**Fig. 1:** Cadastral systems provide a basic land information infrastructure for running the interrelated systems within the areas of Land Tenure, Land Value, and Land Use.
The US has a unique position among the most developed countries, having *no state or federal system for land registration in a title system or computerized deeds system*. Instead the property market relies on title insurance companies to provide stability and order. Public initiatives seem to be restricted to information about federal land.

the American *homeowner is paying dearly* for the inefficiencies in our real estate markets by paying extremely high property transaction costs because of the complexity in finding the needed property information.

County Parcel Data

Parcels Acquired for 60 of 115 counties

<table>
<thead>
<tr>
<th>Parcel Status</th>
<th>No of Counties</th>
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<tbody>
<tr>
<td>To Be Determined</td>
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<td>Not Available</td>
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<td>Acquired</td>
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<tr>
<td>Total No of Counties</td>
<td>115</td>
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</table>

Initial Estimated Area of Impact
Lessons Learned - Again

- Communication among Parcel People is Good
- Local Governments Get It
- State Coordinators answer their email at midnight
- There is more data out there than you think.
Lessons Learned - Again

- You have to build the fire station before there is a fire
- We had a heck of a time in Kentucky
- Arkansas – what a great state
- The private sector did a lot of sideline dancing
- Metadata - boring to collect but you can’t live without it
Charleston SC
Does the Census need parcels?
Lots of Organizations
Connecting the Components

Coordination & Standards

Consistent & Current Content

Data Discovery & Access

Looks like Parcels
N.C. / S.C. Parcels : NC One Map & USGS National Map
It is possible!!!
# NSDI Parcel Related Geospatial data

## Cadastre

<table>
<thead>
<tr>
<th>Cadastre</th>
<th>Framework?</th>
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</thead>
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<tr>
<td>Cadastral</td>
<td>DOI/BLM</td>
</tr>
<tr>
<td>Cadastral (offshore)</td>
<td>DOI/MMS</td>
</tr>
</tbody>
</table>

**Cadastral**
- Describes the geographic extent of past, current, and future right, title, and interest in real property, and the framework to support the description of that geographic extent.

**Cadastral (offshore)**
- Offshore Cadastre is the land management system used on the Outer Continental Shelf. It extends from the baseline to the extent of U.S. jurisdiction.

## Federal Lands

<table>
<thead>
<tr>
<th>Federal lands ownership status</th>
<th>Framework?</th>
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</thead>
<tbody>
<tr>
<td>Federal land ownership status</td>
<td>DOI/BLM</td>
</tr>
</tbody>
</table>

**Federal land ownership status**
- Federal land ownership status includes information describing all title, estate, or interest of the federal government in a parcel of real and mineral property.

## Governmental Units

<table>
<thead>
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<th>Governmental units</th>
<th>Framework?</th>
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<tr>
<td>Governmental units</td>
<td>DOC/USCB</td>
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</table>

**Governmental units**
- These data describe, by a consistent set of rules and semantic definitions, the official boundary of federal, state, local, and tribal governments as reported to the Census Bureau by responsible officials of each government for purposes of reporting the nation’s official statistics.

## Housing

<table>
<thead>
<tr>
<th>Housing</th>
<th>Framework?</th>
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<tbody>
<tr>
<td>Housing</td>
<td>HUD</td>
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</table>

**Housing**
- Geographic data on homeownership rates, including many attributes such as HUD revitalization zones, location of various forms of housing assistance, first-time home buyers, underserved areas, and race.

## Land Conveyance

<table>
<thead>
<tr>
<th>Land conveyance (patent) records</th>
<th>Framework?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land conveyance (patent) records</td>
<td>DOI/BLM</td>
</tr>
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</table>

**Land conveyance (patent) records**
- The records that describe all past, current, and future rights, titles, and interest in real property.
Post Bailout Presentation

- The mortgage mess has important geographic dimensions
- Existing Federal Programs (HMDA) should have been monitoring this mess
- Many local governments have systems (CAMA) that could monitor this
- The private sector is monitoring it
- If not now – WHEN?
Are their geographic dimensions to the mess?
Mortgages and Madness

Questionable lending practices turned a peaceful Cleveland neighborhood into a blighted slum.
Reverse Redlining

To meet Wall Street’s demand for a steady supply, lenders kept reaching lower and lower down the scale of quality in both property and borrowers, until the street hustlers jumped in to offer up their “product.” Not surprisingly, the once shunned inner city became a prime lending spot across America. That, in turn, led to the phenomenon of reverse redlining. More than a decade ago, the big story was the redlining of low-income, often African-American, neighborhoods by banks that refused to lend there. Now the opposite happened.

Wall Street’s insatiable demand inspired the local shop owner and plumber to go into the mortgage business—what Brancatelli calls “station-wagon brokers.”

“There are a lot of former drug dealers who have gotten into the business,” adds Ed Kraus of the Ohio Attorney General’s office. Many brokers simply invented biog-
and often vandalism prevail. Unstable incomes of the people and difficult collections are usually prevalent. The areas are broader than the so-called slum districts. Some mortgage lenders may refuse to make loans in these neighborhoods and others will lend only on a conservative basis.
Home Insecurity

How Widespread Appraisal Fraud Puts Homeowners at Risk

BY DAVID CALLAHAN

Borrowing to Make Ends Meet Briefing Paper #4, March 2005

While many U.S. households have benefited from the recent rise in real estate prices, homeowners who have bought at record high prices are vulnerable to a fall in property values that could leave them owing more on their mortgage than their home is worth. This risk is aggravated by the fact that many Americans have reduced the equity in their home to pay off credit card debts and cover day-to-day expenses. More troubling still is evidence that many appraisers fraudulently inflate property values during the buying or refinancing of homes. This paper explores the implications of appraisal fraud.
Key Findings

- Serious conflicts of interest pervade the mortgage industry. Lenders, brokers, and real estate agents often have an incentive to inflate the value of residential properties. The process of appraising a property — among the most important steps in either the purchase or refinancing of a home — is sometimes done dishonestly as appraisers go along with requests to overstate the value of a home.

- Appraisal fraud can lead homeowners to borrow more money than their homes are worth, putting themselves at risk of being “upside down” in a home — e.g., not being able to sell for a high enough price to pay off their mortgage — even if there is no downturn in the real estate market.

- Appraisal fraud is not a new problem, but the refinancing boom — in which homeowners have cashed out over $450 billion in home equity since 2001 — has created fresh incentives for self-interested parties to collude in the overstatement of property values.

- Up to half of all appraisers have reported feeling pressures from lenders or brokers to overstate property values. Many appraisers go along with these pressures out of fear of losing future work. Appraisers who have not complied with such pressures report not being paid for work and being blacklisted by lenders and brokers.

- The inflation of home prices through appraisal fraud may be helping to push real estate prices up to unsustainable levels and contributing to a housing “bubble.” Some observers believe that appraisal fraud helps explain high foreclosure rates in certain parts of the nation.

- Predatory lending targeting minority and sub-prime borrowers often involves appraisal fraud. Low-income aspiring homeowners are also targeted by developers who collude with dishonest appraisers in the aggressive marketing of new homes offered at inflated prices.
Denver foreclosures: One hard hit neighborhood at a glance

Lenders foreclosed on about 7,700 homes in Denver last year; officials expect 11,000 this year, mirroring a national increase. Among the neighborhoods hardest hit was this corner of Denver, where the map shows foreclosures since late 2006. Click a property for details.

Sources: Denver Public Trustee, DenverGIS, Graphic by Brad Heath and Ron Coddington, USA TODAY
Denver foreclosures: One hard hit neighborhood at a glance

Lenders foreclosed on about 7,700 homes in Denver last year; officials expect 11,000 this year, mirroring a national increase. Among the neighborhoods hardest hit was this one. Click a property for details.

4131 ORLEANS CT
Foreclosure Date: 4/27/2006
Loan Amount: $158,266.00
Initial Interest Rate: 7.93%
Source: Denver Public Trustee
Parcel Based Early Warning System

Denver foreclosures: One hard hit neighborhood at a glance

Lenders foreclosed on about 7,700 homes in Denver last year; officials expect 11,000 this year, mirroring a national increase. Among the neighborhoods hardest hit was this color-coded map shows foreclosures since late 2006. Click a property for details.

Metro Denver foreclosures

This map shows properties in the Denver area that faced any type of foreclosure action -- including default notices and auctions -- in 2006 and 2007.

Sources: RealtyTrac, ESRI
Zillow – Heat Maps

- Chicago
- Cleveland
- Dallas
- Denver
- Houston
- Los Angeles
Zillow Heat Maps
What Zillow Knows

116 Ila Ln Columbia SC 2906

Zestimate®: $277,500

My Estimate: CREATE

Zestimate® Information

Zestimate: $277,500
30-day change: -2,000
Value Range: $213,675 - $396,925
Last updated: 10/06/2008

Market Value Change

Show: $ Dollar | % Percentage

Time frame: YR 5YR 10YR

Sales History & Tax Information

Compare:
- This home
- USA
- SC
- Richland
- Columbia
- 29206
- Show sales
Zillow – Foreclosures
# Foreclosure.com

## Richland County Search Results

Click Details to view additional real estate information for each listing.

### Advanced options

Real Estate Listing Results 1 - 25 of 2,846

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<th>City</th>
<th>ST</th>
<th>Zip</th>
<th>BR/BM</th>
<th>Price</th>
<th>Zestimate</th>
<th>PI Map</th>
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<td>MAKE OFFER</td>
<td>Foreclosure</td>
<td>43 Sellars Dr.</td>
<td>Blythewood</td>
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</table>
But What Would a National Parcel Program Cost?
Cost = $294.6 Million

Box 5.1 Estimated Cost for Producing Parcel Data for the Nation

The FGDC Subcommittee for Cadastral Data estimates that it would require $294.6 million in initial one-time costs, with recurring costs of $84.7 million per year to complete a national set of land parcel data.

The one-time cost includes:

- The creation of parcel management programs and training ($1.5 million)
- Improvements to the ground control ($3.1 million)
- Supplemental data acquisition ($0) (There are no costs assigned to supplementary data because it either already exists or is considered the responsibility of other agencies.)
- Hardware and software ($33.7 million)
- Conversion of hard copy maps to a digital product ($240 million)
- Publication of the data by the counties into a standard format ($15.7 million)

The recurring cost of $84.7 million includes:

- Compilation and integration of the data received from the counties ($1.3 million)
- Acquisition of imagery for urban ($37.2 million) and rural areas ($37.2 million), on a three year cycle
- Providing technical support and training to the counties ($5 million)

This estimate is based on a recent inventory of the status of parcel data in all fifty states. The figures assume that each county will be responsible for the conversion and maintenance of the parcel data in their jurisdiction, and that all counties and states with existing data will need resources for the publication of the county data into a standard format and the integration of this data into uniform statewide parcel data coverage.

SOURCE: Stage and von Meyer, 2006c.
Let's do the math

Taxpayers are going to spend about $2,295 per person to purchase bad mortgages

- \( \frac{\$700,000,000,000}{305,000,000} \)

Parcel program ~ $294 Million

- Or $.96 per person !!!!
- Or 0.00042 = .04% of the bailout budget

\( \frac{\$294,600,000}{\$700,000,000,000} \)
But Wait – There is more!

- Points will do
- Google and Microsoft also want these parcels
- E-911 needs them
- Several Companies will subsidize
- More states are getting involved
  - Washington – 39 counties last week
  - Arkansas
  - North Carolina
  - Florida
Flood of 2005 – Identification & Notification of Affected Residents within the Inundation Zone

Blue line = Inundation Zone

Red Dots = Occupied Structures

Mapping to save lives: Intense mapping of Delaware County helped Shoreh Elhami assemble this flood map. The red dots show the locations of homes in low-lying areas of Delaware County that were occupied by floodwater.
### TABLE 4.2. A sample of firms that offer parcel based information

<table>
<thead>
<tr>
<th>Company</th>
<th>Product</th>
<th>Points or Polygons</th>
<th>Internal / Distribute</th>
<th>Coverage</th>
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</thead>
<tbody>
<tr>
<td><strong>Firms that support improved address location and navigation</strong></td>
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<tr>
<td>NAVTEQ</td>
<td>ParcelBoundaries</td>
<td>Polygons</td>
<td>Distribute</td>
<td>US</td>
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<td>Tele Atlas</td>
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<td>Proxix</td>
<td>PxPoint</td>
<td>Points &amp; Polygons</td>
<td>Both</td>
<td>US</td>
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<td><strong>Firms that provide parcel information and boundaries</strong></td>
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<td>Boundary Solutions</td>
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<td>Polygons</td>
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<td>Sidwell Maps</td>
<td>Digital Tax Maps, Shapefiles</td>
<td>Polygons</td>
<td>Distribute</td>
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<tr>
<td>eMapsPlus</td>
<td>Digital Tax maps</td>
<td>Points</td>
<td>Distribute</td>
<td>CA, AL, FL, TN, MI, MO, MS, GA, NM, SC</td>
</tr>
<tr>
<td>Netronline</td>
<td>Digital Tax Maps</td>
<td>Polygons</td>
<td>Distribute</td>
<td>US</td>
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</table>
They have offered to create parcels for any county in the US

Download Ready: 455
PRA Compliant: 370
PRA Noncompliant: 15
No Known Data: 920
Total: 88,000,000

**Excessive PRA Noncompliant Pubs. Soon to be Reduced to cost-of-rev.**
Parcel Web Service with Imagery
Australia – Google Map Address Matching to Parcel Nation Wide
The Changing Role of the Geospatial Community

*Increased Demand - and Resources!*

Government gets the benefit of commercial investment

Earth Information

- Government
- Commercial

Supply and Demand

Consumers & Business Enterprises

now in the hundreds of millions

current local search market is $60 billion

Decision Makers

GIS Specialists and Earth Scientists
Customizing the Virtual Earth Platform for Government
Hasn’t the federal Government been Paying Attention?
HUD Map of Cleveland Tract Level Annual Data

Areas of High and Increasing Vacancy Rates
Cleveland, OH and Surrounding Areas

Legend
Vacancy Rate by Census Tract
- 0.00 - 5.00
- 5.01 - 10.00
- 10.01 - 20.00
- 20.01 and higher
- Vacancy Rate Increasing by 5.1% or more

Tracts outlined medium and dark orange are areas with a significant increase of high vacancy rates. Tracts with total addresses below 500 were not shown.
Sources: United States Postal Service (USPS) address services data for December 2020.
Tracts outlined with orange are areas with a statistically significant (1 standard deviation above mean) increase in vacancy rates. Vacancy rates for tracts with total addresses below 500 were not shown. Tracts with vacancy rates less than 5% for March 2016 were also not shown. Vacancy rates are (estimated by the
Sources: United States Census, December 2000 and March 2010; USPS address file data.)
Enacted by Congress in 1975 and is implemented by the Federal Reserve Board's Regulation C. This regulation provides the public loan data that can be used to assist:
- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- and in identifying possible discriminatory lending patterns.
- This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions.
### Members of the FFIEC

Some Folks are minding the store

<table>
<thead>
<tr>
<th>Name</th>
<th>Title/Role</th>
</tr>
</thead>
<tbody>
<tr>
<td>Randall S. Kroszner</td>
<td>Chairman, Governor of the Federal Reserve System</td>
</tr>
<tr>
<td>Sheila C. Bair</td>
<td>Vice Chairman, Chairman, Federal Deposit Insurance Corporation</td>
</tr>
<tr>
<td>John N. Reich</td>
<td>Director, Office of Thrift Supervision</td>
</tr>
<tr>
<td>John Dugan</td>
<td>Chairman, Office of the Comptroller of the Currency</td>
</tr>
<tr>
<td>John Munn</td>
<td>Director, Nebraska Department of Banking and Finance</td>
</tr>
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</table>

Federal Reserve
FDIC
National Credit Union
Office of Thrift Supervision
Comptroller of the Currency
Nebraska Dept of Banking
The Community Reinvestment Act (CRA)

The Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by Regulations 12 CFR parts 25, 228, 345, and 563e, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate. In this section of the website, you can find out more about the regulation and its interpretation and information on CRA examinations.

About CRA
- Background & Purpose
- CRA Examinations
- Interagency Q&A
- Interpretive Letters
- Regulation
- Who Reports Data?

How to File
- A Guide to CRA Data Collection and Reporting
- CRA/MDA Newsletter
- Data Entry Software
- Edits
- File Formats
- Geocoding
- Submitting Data
- Who Reports Data?

Public Data
- Census Data Products
- Central Depository Database
- CRA Data Products
- CRA Examinations

- CRA Ratings
- Data Order Form
- On-Line Reports
The Community Reinvestment Act (CRA)

- The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulations 12 CFR parts 25, 228, 345, and 563e. (See Regulation).
**HMDA Reporting**

**Purposes of HMDA**

The Home Mortgage Disclosure Act, enacted by Congress in 1975 and made permanent in 1988, requires depository and nondepository lenders to collect and publicly disclose information about housing-related loans and applications for such loans, including several applicant/borrower characteristics. HMDA is implemented by the Federal Reserve Board’s Regulation C (12 CFR Part 203) and a staff commentary (12 CFR Part 203, Supp. I).

The housing-loan data that lenders must disclose under HMDA:
- show whether financial institutions are serving the housing credit needs of their neighborhoods and communities;
- assist in directing government officials and private investors to areas that may need investment; and
- help identify possible discriminatory lending patterns and assist regulatory agencies in enforcing compliance with antidiscrimination statutes.

HMDA does not prohibit any activity, nor is it intended to encourage unsound lending practices or the allocation of credit.

**Data Collection, Reporting, and Disclosure in a Nutshell**

As implemented by Regulation C, HMDA requires covered depository and nondepository institutions to collect and publicly disclose information about applications for, originations of, and purchases of home purchase loans, home improvement loans, and refinancings. Whether an institution is covered depends generally on its asset size, its location, and whether it is in the business of residential mortgage lending. The regulation’s coverage criteria are illustrated in diagrams in the next chapter, *Who Must Report*.

Every loan application, origination, and purchase that falls into one or more of the three categories must be reported. With some exceptions, for each transaction the lender reports data about:
- the loan, such as its type and amount;
- the property, such as its location and type;
- the disposition of the application, such as whether it was denied or resulted in an origination; and
- the applicant (namely, ethnicity, race, sex, and income).
Locational Information

**Property Location**

- MSA/MD number, state code, and county code. Report the five-digit metropolitan statistical area (MSA) number or, if available, the five-digit metropolitan division (MD) number; the two-digit code for the state; and the three-digit code for the county. Enter those codes for any loan or loan application on property located in an MSA where you have a home or branch office. See page 5 for guidance on the meaning of “branch office.” If the property is located outside the MSAs where you have a home or branch office (or outside any MSA) and you are not required to report data under the Community Reinvestment Act (CRA), you may enter the applicable codes or you may enter “NA” in every column. See page 15 for guidance on CRA reporting requirements. You may also enter “NA” for every geography field (including census tract) if a pre-ap-proval request was denied, or approved but not accepted by the applicant.

<table>
<thead>
<tr>
<th>Loan amount in thousands</th>
<th>Pre-ap Type</th>
<th>Date</th>
<th>Five-Digit MSA/MD Number</th>
<th>Two-Digit State Code</th>
<th>Three-Digit County Code</th>
<th>Six-Digit Census Tract</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td>1</td>
<td>02/20/2008</td>
<td>47894</td>
<td>51</td>
<td>059</td>
<td>4, 2, 1, 9, 8, 5</td>
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<tr>
<td>125</td>
<td>1</td>
<td>06/16/2008</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>N, A</td>
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<tr>
<td>50</td>
<td>1</td>
<td>04/30/2008</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>N, A</td>
</tr>
</tbody>
</table>

Some institutions rely on appraisers to identify the census tract numbers. Others arrange for data processors to “geocode” loans. Whatever method you choose to follow, the ultimate responsibility for the accuracy of the data—and for ensuring that 2000 census tract numbers are used—rests with your institution. An incorrect entry for a particular census tract number is a violation unless your institution maintains reasonable procedures to avoid such errors—for example, by conducting periodic checks of the tract numbers obtained from your data processor, if you use one.
HMDA Reporting

Geocoding System

| MSA Code: 17900 | State Code: 45 | County Code: 079 | Tract Code: 0112.02 |

Summary Census Demographic Information

<table>
<thead>
<tr>
<th>Tract Income Level</th>
<th>Middle</th>
<th>Tract Population</th>
<th>3544</th>
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<tbody>
<tr>
<td>Underserved or Distressed Tract</td>
<td>No</td>
<td>Tract Minority %</td>
<td>14.39</td>
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<tr>
<td>2008 HUD Estimated MSA/MD/non-MSA/MD Median Family Income</td>
<td>$59,200</td>
<td>Minority Population</td>
<td>510</td>
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<tr>
<td>2008 Est. Tract Median Family Income</td>
<td>$66,553</td>
<td>Owner-Occupied Units</td>
<td>1259</td>
</tr>
<tr>
<td>2000 Tract Median Family Income</td>
<td>$55,313</td>
<td>1- to 4-Family Units</td>
<td>1593</td>
</tr>
<tr>
<td>Tract Median Family Income %</td>
<td>112.42</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CENSUS DATA | INCOME DATA | POPULATION DATA | HOUSING DATA

Last update: 07/17/2008 4:00 PM

Maintained by the FFIEC. For suggestions regarding this site, Contact Us.
AGGREGATE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN. 2007

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

| CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) | Loans on 1-to-4 Family and Manufactured Home Dwellings |
|                                                                                      | Home Purchase Loans                                                                 |
|                                                                                      | FHA, FSA/RHS & VA Conventional Refinancings Home Improvement Loans |
|                                                                                      | A Number $000's Number $000's Number $000's Number $000's |
| SC/KERSHAW COUNTY/9701.00                                                            | LOANS ORIGINATED 3 458 14 1179 23 2586 7 300 |
| APPROVED, NOT ACCEPTED 1 45 3 101 6 530 1 10 |
| APP DENIED 9 442 24 2359 3 67 |
| APP WITHDRAWN 2 162 7 847 1 160 |
| FILES CLOSED FOR INCOMPLETENESS                                                      |
| SC/KERSHAW COUNTY/9702.00                                                            | LOANS ORIGINATED 3 522 30 2553 21 1477 4 143 |
| APPROVED, NOT ACCEPTED 3 150 4 127 1 25 |
| APP DENIED 3 274 11 774 18 1174 8 218 |
| APP WITHDRAWN 2 110 10 879 |
| FILES CLOSED FOR INCOMPLETENESS                                                      |
| SC/KERSHAW COUNTY/9703.00                                                            | LOANS ORIGINATED 1 143 1 85 2 126 |
| APPROVED, NOT ACCEPTED 1 143 1 85 2 126 |
| APP DENIED 1 143 1 85 2 126 |
| APP WITHDRAWN 1 143 1 85 2 126 |
| FILES CLOSED FOR INCOMPLETENESS                                                      |
Can’t We Find An Address?
Where in the world is 116 Ila Lane?
Wrong End
Not Rocket Science!!
Put a bar code on it !!!

If FedEx can tell you where your package is – It should not be too hard to keep track of parcels.
116 Ila Lane, 29206
Assessor – Not confidential

• Owners: David & Sandra Cowen,
• Legal residence
• Taxes = $2,293
• Market Value $196,900
Part of $200+ Million
Confidential

MAF/TIGER Accuracy Improvement Program (MTAIP)

- Realignment of TIGER database to a minimum spatial accuracy of 7.6 meters to support field data collection with GPS for 2010 census

Before

After

Commercial
Not – Confidential

Tele Atlas® Address Points

When finding spatially accurate physical locations for addresses is a key driver for your application, Tele Atlas Address Points delivers real-world accuracy by pinpointing street addresses for physical buildings or property. This enables application developers to greatly enhance the value and usefulness of their geolocation and navigation products, and offers consumers a faster, more accurate method of locating addresses. To ensure the highest level of accuracy, Tele Atlas incorporates address data from multiple private and public sources, and the entire database is tested and updated regularly. More than 40 million address points are available today, including those in major urban areas, with plans to provide full coverage with more than 100 million address point locations across the US.

Selected Applications:
- Navigation
- Routing
- Internet Applications
- Risk Management
- Facilities Maintenance (AM/FM)
- Location-Based Services (LBS)
- Geocoding
- Emergency Response & Dispatching
- Automated Mapping
- Territory Management
- Site Selection
- Market Analysis
- Presentation Quality Maps

Features & Benefits:
How it could work

Five Minute Exercise
Richland County Comparable Sales

$150
### $150 Per Square Foot

<table>
<thead>
<tr>
<th>Location</th>
<th>Tax Map Number</th>
<th>Sale Date</th>
<th>Sale Price</th>
<th>$/SQFT</th>
<th>Beds</th>
<th>Baths</th>
<th>Year Built</th>
<th>Neighborhood</th>
<th>Zoning</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 ORCHARD CIRCLE</td>
<td>R1411-01-04</td>
<td>12/4/2007</td>
<td>150000</td>
<td>1333</td>
<td>3</td>
<td>1.5</td>
<td>1960</td>
<td>TRENCHOLM HILLS - FOREST LAKE</td>
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<tr>
<td>4739 MEADOWOOD RD</td>
<td>R1411-01-00</td>
<td>4/24/2008</td>
<td>200000</td>
<td>1930</td>
<td>4</td>
<td>2</td>
<td>1963</td>
<td>TRENCHOLM HILLS - FOREST LAKE</td>
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<tr>
<td>4726 MEADOWOOD RD</td>
<td>R1411-02-04</td>
<td>5/26/2005</td>
<td>169500</td>
<td>1662</td>
<td>3</td>
<td>2</td>
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<tr>
<td>4719 CEDAR SPRINGS RD</td>
<td>R1411-02-17</td>
<td>8/5/2006</td>
<td>210000</td>
<td>1942</td>
<td>3</td>
<td>2</td>
<td>1955</td>
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<td>4726 CEDAR SPRINGS RD</td>
<td>R1411-03-19</td>
<td>3/21/2000</td>
<td>197000</td>
<td>1706</td>
<td>3</td>
<td>2</td>
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<tr>
<td>4726 CEDAR SPRINGS RD</td>
<td>R1411-03-10</td>
<td>5/14/2004</td>
<td>140000</td>
<td>1286</td>
<td>3</td>
<td>2</td>
<td>1984</td>
<td>SATCHFORD &amp; BETH EL CHURCH RD</td>
<td>Residential</td>
</tr>
<tr>
<td>4726 CEDAR SPRINGS RD</td>
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<td>7/14/2006</td>
<td>240000</td>
<td>2240</td>
<td>4</td>
<td>2</td>
<td>1951</td>
<td>SATCHFORD &amp; BETH EL CHURCH RD</td>
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<tr>
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<td>1456</td>
<td>3</td>
<td>2</td>
<td>1984</td>
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<tr>
<td>4726 CEDAR SPRINGS RD</td>
<td>R1411-10-08</td>
<td>7/14/2007</td>
<td>180000</td>
<td>1453</td>
<td>3</td>
<td>2</td>
<td>1984</td>
<td>TRENCHOLM HILLS - FOREST LAKE</td>
<td>Residential</td>
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<tr>
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<td>2</td>
<td>1984</td>
<td>TRENCHOLM HILLS - FOREST LAKE</td>
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<td>1453</td>
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<td>2</td>
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<td>1453</td>
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<td>2</td>
<td>1984</td>
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<td>1984</td>
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<td>5/27/2007</td>
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<td>2</td>
<td>1984</td>
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<td>5/27/2007</td>
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<td>3</td>
<td>2</td>
<td>1984</td>
<td>TRENCHOLM HILLS - FOREST LAKE</td>
<td>Residential</td>
</tr>
<tr>
<td>4726 CEDAR SPRINGS RD</td>
<td>R1411-10-08</td>
<td>5/27/2007</td>
<td>190000</td>
<td>1453</td>
<td>3</td>
<td>2</td>
<td>1984</td>
<td>TRENCHOLM HILLS - FOREST LAKE</td>
<td>Residential</td>
</tr>
</tbody>
</table>

**Disclaimer:** This application is a product of the Richland County GIS Department. The data depicted here have been developed with extensive cooperation from other county departments, as well as other federal, state and local government agencies. All sales information is gathered from the Richland County computer aided mass appraisal (CAMA) database. Reasonable efforts have been made to ensure the accuracy of this data. However, the information presented may be out of date or incorrect, and should be used for general reference only. Richland County expressly disclaims responsibility for damages or liability that may arise from the use of the information presented herein.
Graph of Comparable Sales

Early Warning
Dissecting the Problem

Sold in 2005 for $402,000
Sold in 2008 for $364,000
These sale prices are typical for current housing market conditions.

Taxes in 2005 - $5,935
Taxes in 2008 - $5,375
Tax Dollars since 2005 - $560
This is a single parcel example. There are over 477,000 parcels in Oakland County.
Oakland County, MI
Percentage Change in Assessed and Taxable Values 2001 through 2008

Property Value Changes
Why am I Optimistic?
The National Academy’s report entitled “National Land Parcel Data: A Vision for the Future” provides an opportunity to quickly enhance and improve significant portions of the cadastral layers of the NSDI. The report’s nine recommendations are important in that they encourage cost sharing and integration among federal, state and local cadastral activities.

Because of the dispersed ownership of private, public, and tribal properties across the nation, and the requirement for state and local surveying and mapping in the interface between those lands, the most practical way to build a cadastral infrastructure is to fund state and local governments to collect this information. It also requires coordination with federal activities and compliance with applicable standards.

The Council will seek, support, and advocate for federal legislation, including The Federal Land Asset Inventory Reform Act (FLAIR), to further develop and enhance the cadastral infrastructure for the nation. The Council will help identify additional sponsors for the bill and advocate for its passage.

The Council will seek, support, and advocate that adequate and permanent funding be authorized and appropriated to support these critical partnerships and the cost-sharing aspects of the bill.

The Council will encourage and participate in further development of the Academy’s recommendations for parcels, boundaries, addresses and reference systems.
Creating the Washington State Parcel Database

Preliminary information about the creation of the Washington State Parcel Database is provided below. As the project progresses, we will add more information regarding the status of data acquisition, documentation, process, and more. Please visit this site regularly and provide suggestions, thoughts, and concerns via the contact us page.

Overview

Parcel Data is Critical. Digital parcel data, stored in a geographic information system (GIS), is a critical source of information for resource land managers, community development needs, infrastructure maintenance, research, homeland security, business development, public safety, and more.

Redundant Efforts are Costly. Currently, there is not a single source of GIS-based parcel information for Washington State. Efforts to collect, store, and manage county, state, and federal parcel data are often redundant at all levels of government. Each public or private entity must request data directly from over forty different entities, data which varies in a myriad of formats and differing attribute schemes. Many counties have data license agreements that prohibit or severely restrict the ability of one user to share parcel data with other users, making cross-agency or interdisciplinary research difficult, expensive, and variable since no two groups are using the same data.

Thus, this project aims to provide simplified access to parcel data, while increasing data quality and decreasing redundancy.

Goals

- Survey current and potential parcel data users to identify what components of parcel data are important to their business needs.
- Establish relationships with Washington’s counties, state and federal agencies to understand their parcel data needs.
- Identify derivative products that are currently produced from parcel data and develop the capability to share those data.
- Develop a master license agreement to allow parcel data to be shared with other partner entities.
- Collect parcel data from Washington’s 39 counties, state and federal agencies.
- Develop a common statewide parcel data format that meets the needs of project participants.
- Work with each parcel data producer to develop a protocol for transformation of local parcel data into a common statewide format.
- Transform Washington State parcel data into a common statewide format, documenting procedures and protocols for future updates.
- Implement a collaborative parcel data distribution and update service.
- Identify long-term funding sources for improving the quantity and quality of parcel GIS data in the State.
- Identify long-term funding sources for support personnel, updates to the database, and maintenance of hardware.

Participants

- Washington State’s 39 Counties
- State and Federal Agencies
- University of Washington, College of Forest Resources, Rural Technology Initiative
- Family Forest Foundation and Washington Farm Forestry Association
- Washington State Parcel Working Group
Washington Process

Learn about the process of creating a statewide parcel database by clicking on the image below.

- Collect parcel data
  - Build matrix of attribute information
  - Identify greatest common attributes
  - Create normalized attribute tables
  - Document parcel geometry
  - Transform to common standard
  - Create seamless parcel feature class

Create the Washington State Parcel Database

Statewide Parcel Database Participation Status
Status Map
### Washington Timeline

<table>
<thead>
<tr>
<th>Task</th>
<th>Timeline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Encourage the use and need for a statewide parcel database</td>
<td>On-going</td>
</tr>
<tr>
<td>Form the Parcel Working Group</td>
<td>Fall 2006</td>
</tr>
<tr>
<td>Invite project participants</td>
<td>On-going</td>
</tr>
<tr>
<td>Conduct a user survey</td>
<td>Winter 2007</td>
</tr>
<tr>
<td>Conduct a needs assessment</td>
<td>Summer 2007</td>
</tr>
<tr>
<td>Document derivative works</td>
<td>Summer 2007</td>
</tr>
<tr>
<td>Collect currently published parcel data</td>
<td>Late Summer 2007</td>
</tr>
<tr>
<td>Document similarities and differences</td>
<td>Fall 2007</td>
</tr>
<tr>
<td>Identify greatest common attributes</td>
<td>Winter 2008</td>
</tr>
<tr>
<td>Normalize attribute and geometry data</td>
<td>Winter 2008</td>
</tr>
<tr>
<td>Create seamless parcel layer</td>
<td>Spring 2008</td>
</tr>
<tr>
<td>Publish Washington State Parcel Database</td>
<td>Summer 2008</td>
</tr>
<tr>
<td>Begin Phase II</td>
<td>Summer 2008</td>
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Florida Department Of Revenue Provides Public Access to Assessment Roll & GIS Data

Written by J Spalding
Friday, 22 February 2008

Per a Florida Department Of Revenue (DOR) Property Tax Informational Bulletin (PTO 07-18) issued by James McAdams, Director the Property Tax Oversight Program:

"Effective immediately, the Department of Revenue will provide public access to assessment roll and GIS map data from all 67 Florida counties to anyone who wishes to access the information. The Governor's Executive Order 07-01 created the Office of Open Government and requires each executive agency to assure full and expeditious compliance with Florida's open government and public records laws."

The data was available previously for a very reasonable amount at the cost of reproduction, however the DOR will now post the data to an FTP Site for the public to access.

Additional publications available from the Department of Revenue's Property Tax Oversight Program include:

The 2007 County GIS/Mapping Data and Personnel Directory
The 2008 DOR Aerial Photography Schedule
Florida Parcels on FTP Site

Index of ftp://sdrftp03.dor.state.fl.us/

- Up to higher level directory
- 2007 Final Real Property Tax Rolls 6:28:00 PM
- 2007 Tangible Personal Property Tax Rolls 3:05:00 PM
- 2008 Map Data 1:12:00 PM
- About Tax Roll Data 8:45:00 PM
- Training 10:44:00 AM
For Immediate Release:
July 28, 2008
Little Rock, Arkansas

County Assessor Mapping Program Data Published

The Arkansas Geographic Information Office (AGIO) is pleased to announce a major publication update of digital cadastral data from the counties of Arkansas. The data has been published on GeoStor the state’s GIS data clearinghouse. This update represents an extraordinary body of work produced by the participating counties, their contractors, employees and in many cases the Assessor themselves. This work is the realization of a visionary idea of the Arkansas Assessment Coordination Department, County Assessors and the AGIO all cooperating together on a statewide program. The updated data have benefits reaching far beyond the individual Assessor Offices. We believe GIS users, citizens and policy makers across the state will be able to use this data for effective decision making.
\textbf{North Carolina $10 Fee}

- "\textbf{§ 161-11.3. Fees for floodplain mapping.}
- Ten dollars ($10.00) of each fee collected by the register of deeds for registering or filing a deed of trust or mortgage pursuant to G.S. 161-10(a)(1a) must be forwarded by the register of deeds to the county finance officer, who must forward the funds to the Department of Crime Control and Public Safety to be credited to the Floodplain Mapping Fund established under G.S. 143-215.56A. The county finance officer must forward the funds to the Department on a monthly basis."
- \textbf{SECTION 29.7.(c)} Part 6 of Article 21 of Chapter 143 is amended by adding a new section to read:
- "\textbf{§ 143-215.56A. Floodplain Mapping Fund.}
- The Floodplain Mapping Fund is established as a special revenue fund. The Fund consists of the fees credited to it under G.S. 161-11.3. Revenue in the fund may be used only to offset the Department’s cost in preparing floodplain maps and performing its other duties under this Part."
- \textbf{SECTION 29.7.(d)} This section becomes effective October 1, 2008, and applies to deeds of trust and mortgages registered or filed on or after that date.
State Owned Property

[Image of a map showing State Owned Property in Louisiana]
State Owned Property
GLOB Goals

• Geospatial LoB will establish a new and more citizen-centric collaborative model for geospatial-related activities and investments.

• This will create a framework for sustainable participation from non-Federal partners, and create a more coordinated and leveraged approach to producing, maintaining, and using geospatial data and services.

• Provisioning the Nation with easy to use geospatial capabilities will promote cheaper, smarter and more efficient government business, services and information.
“Building a viable NSDI to serve the needs of all levels of government and the private sector requires a solid foundation that is strategic, deliberate, and assembled in discrete, manageable units.”