

**WOODBURY COUNTY BOARD OF SUPERVISORS AGENDA ITEM(S) REQUEST FORM**

Date: \_\_\_\_\_ Weekly Agenda Date: \_\_\_\_\_

**ELECTED OFFICIAL / DEPARTMENT HEAD / CITIZEN:** \_\_\_\_\_

**WORDING FOR AGENDA ITEM:**

**ACTION REQUIRED:**

Approve Ordinance

Approve Resolution

Approve Motion

Public Hearing

Other: Informational

Attachments

**EXECUTIVE SUMMARY:**

**BACKGROUND:**

**FINANCIAL IMPACT:**

**IF THERE IS A CONTRACT INVOLVED IN THE AGENDA ITEM, HAS THE CONTRACT BEEN SUBMITTED AT LEAST ONE WEEK PRIOR AND ANSWERED WITH A REVIEW BY THE COUNTY ATTORNEY'S OFFICE?**

Yes  No

**RECOMMENDATION:**

**ACTION REQUIRED / PROPOSED MOTION:**

## MODERNIZATION PROPOSAL

---

Recording fees help cover the costs of recording real estate transactions and the necessary technology and security. Iowa's recording fees haven't been updated since 1985, and inflation has increased local recording and Iowa Land Records (ILR) service costs. ILR was one of the first statewide land record systems in the country and continues to offer free access to over 23 million records, with the Iowa County Recorders Association (ICRA) playing a central role in its operation and success.

Policies would be modernized to reflect current and future industry practices. Proposed reforms, supported by ICRA, aim to ensure that modernization in recording services benefits the real estate industry, as described in the Benefits of Modernization section.

## SIMPLIFY FEES TO \$10/ PAGE

The proposal suggests increasing the recording fee to **\$10.00 per page** (up from the current \$5.00 per page plus fees), which is well **below the \$14.62 inflation-adjusted rate for 2024**. Additionally, several "add-on" recording fees would be eliminated.

## CONTACT

---

**Nick Laning**  
Manager of Government Affairs  
Rafferty Group || Advocacy Strategies, LLC  
(515) 985-9054 | [nick@raffertygroup.com](mailto:nick@raffertygroup.com)

**Census Lo-liyong**  
Policy Coordinator  
Iowa Land Records  
(515) 423-1438 | [clo-liyong@clris.com](mailto:clo-liyong@clris.com)

## BENEFITS OF MODERNIZATION

---



### TECHNOLOGY & TRAINING IN COUNTY OFFICES



### BETTER STANDARDS FOR DOCUMENT PREPARATION

- Standard 10 point font
- Updated formatting & indexing standards
- More data consistency



### IMPLEMENTING KEY PROJECTS FOR NEW & BETTER SERVICES

- Establishing a statewide property notification system
- Indexing more data (associated references)
- Accessing more property information in other online systems
- Filling gaps in property location information
- Improving search tools
- Increasing online access to historic surveys and plats
- Improving Back the Blue information shielding

# FIRST FEE INCREASE IN 40 YEARS

IOWA COUNTY RECORDERS ASSOCIATION  
IOWA LAND RECORDS

## SIMPLIFY RECORDING FEES

Recording fees would be simplified to rounded numbers for recording services while reducing the overall net fee increase. Calculating recording fees would be more predictable and understandable.

**REMOVE \$1 Records Management Fee. REMOVE \$1 Electronic Transaction Fee.**

- **REPEAL:** Additional Transaction Fee (\$7.00 per transaction) for multi-transaction documents with reasonable limits
- **REPEAL:** Non-Standard Recording Fee (\$10.00)

## PER DOCUMENT FUNDING ALLOCATION

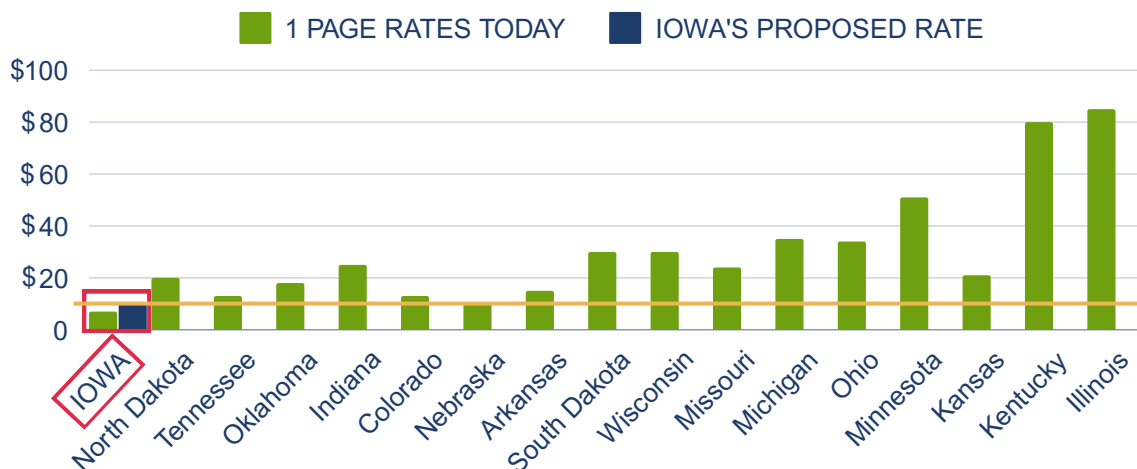
- **\$2** allocated to “Recording Technology Fund” for Recorder’s Office tech needs
- **\$3** allocated to ILR operations and projects
- Remaining recording fee income goes to the County General Fund

	CURRENT	PROPOSED	INFLATION
1 PAGE	\$7	\$10	\$20.46
4 PAGES	\$22	\$40	\$64.31

NOTE: Current rates are \$7 for the first page, then \$5 for each additional page. For this reason, page rates for a submission of 1 and 4 pages are shown.

NOTE: The example of 4 pages was selected for representation because it is roughly the average number of pages recorded per document in Iowa counties. The service fee of \$3.00 per document for E-Submission (e-filing) would remain unchanged and would not be increased. The proposal does not address fee policy relating to real estate transfer taxes or the auditor’s transfer fee. The inflation rate was calculated using an inflation calculator. This handout used the Federal Reserve Bank of Minneapolis calculator at <https://www.minneapolisfed.org/about-us/monetary-policy/inflation-calculator>.

## IOWA RECORDING FEES COMPARED TO OTHER STATES



## SURVEY ASKED USERS ABOUT MODERNIZATION & FEE INCREASE

“Would you be willing to support a reasonable increase in the recording fee, if it is less than the inflation amount since 1985?”

**79%**  
**YES**

September 23, 2024

To: Board of Supervisors – Iowa Counties  
From: Nancy Booten, Lee County Recorder and  
Iowa County Recorders Association President



Lisa Kent, Wapello County Recorder  
Chair, Electronic Services System



Re: Recording Fee Revenue and Modernization Project

Recent history has shown that in just a few years inflation can erode the purchasing power of static income. A portion of the funding which supports the recording function in Iowa counties is the recording fee, but for most counties a significant portion of recording operations are funded by county supervisors through the county general fund. Over time, the proportion of funding from the county general fund has likely grown, because it has been nearly 40 years since recording fees have been updated.

The Iowa County Recorders Association (ICRA) and the Electronic Services System (ESS), in collaboration with the Iowa State Association of Counties (ISAC), will be advancing a legislative proposal to update recording fees. The base recording fee would increase from \$5.00 per page to \$10.00 per page. This would be accompanied by changes to simplify the overall recording fee by eliminating several add-on fees. For example, the so-called "additional transaction fee" would be repealed. Two of the current add-on fees would be converted to be "allocations" from the base fee. No action is suggested with respect to the auditor's transfer fee although it is possible that stakeholders and policy makers may wish to review it. See the attached handout for further information.

#### **Bottom Line for County Budgets**

Funding for the county general fund will be increased. The net effect will depend on the overall level of recording activity and the number of pages in each document. Statewide, the average number of pages per document is 4.5. A conservative assumption might be to use an average of 4 pages per document. Based on these assumptions, and when compared to reported recording fee income in calendar year 2023, income to the county general fund could be expected to increase in a range from 56% to 79%. This is relevant, because additional property tax reforms will likely be explored; putting pressure on local government budgets while the cost of providing essential services continues to rise. The attached Fee Proposal Summary estimates the amount of net income increase for each county.

The fee policy change will be accompanied by several reforms to the recording process that will benefit both customers and recorders. Additionally, the fee policy change would provide resources to sustain and improve the Iowa Land Records system and create new services for our constituents such as a property notification system. Other initiatives include the following:

- Updating document formatting requirements
- Re-establishing an integration agreement with the Beacon system
- Reforming the "Back the Blue" program for greater effectiveness

In August, the ICRA convened for their annual meeting and voted 70:1 in support of the recording fee and modernization policy. We respectfully request the support of the Iowa State Association of County Supervisors and each county Board of Supervisors for this initiative. If you have any questions, we would be happy to answer them or arrange a briefing at your convenience.

Attachments: Fee Policy Handout  
Fee Proposal Summary (table of projected net income increase)

For more information please contact:

Stacie Herridge, ICRA Legislative Liaison - [sherridge@storycountyiowa.gov](mailto:sherridge@storycountyiowa.gov)  
Megan Clyman, ICRA Legislative Liaison - [recorder@daviscountyiowa.org](mailto:recorder@daviscountyiowa.org)  
Census Lo-Liyong, ESS Policy Coordinator - [clo-liyong@clris.com](mailto:clo-liyong@clris.com)

## Recording Fee Adjustment From \$5 Per Page To \$10 Per Page

Co #	County Name	Estimated County	Estimated County
		General Fund Increase 4 Page Average	General Fund Increase 4.5 Page Average
1	ADAIR	\$22,767	\$29,957
2	ADAMS	\$12,205	\$16,975
3	ALLAMAKEE	\$41,209	\$54,259
4	APPANOOSE	\$40,040	\$53,470
5	AUDUBON	\$21,180	\$27,300
6	BENTON	\$54,692	\$76,982
7	BLACK HAWK	\$196,202	\$279,292
8	BOONE	\$55,238	\$76,148
9	BREMER	\$51,302	\$69,552
10	BUCHANAN	\$51,460	\$69,510
11	BUENA VISTA	\$39,926	\$54,446
12	BUTLER	\$9,955	\$22,575
13	CALHOUN	\$34,211	\$44,951
14	CARROLL	\$43,637	\$58,117
15	CASS	\$33,631	\$43,941
16	CEDAR	\$47,151	\$63,441
17	CERRO GORDO	\$85,640	\$119,300
18	CHEROKEE	\$28,866	\$40,226
19	CHICKASAW	\$28,469	\$39,689
20	CLARKE	\$23,501	\$31,921
21	CLAY	\$34,396	\$48,976
22	CLAYTON	\$57,828	\$74,478
23	CLINTON	\$62,015	\$95,495
24	CRAWFORD	\$35,765	\$47,275
25	DALLAS	\$186,638	\$279,418
26	DAVIS	\$24,800	\$32,520
27	DECATUR	\$23,361	\$31,201
28	DELAWARE	\$47,181	\$63,411
29	DES MOINES	\$70,379	\$97,119
30	DICKINSON	\$65,747	\$95,207
31	DUBUQUE	\$156,044	\$216,574
32	EMMET	\$22,469	\$30,319
33	FAYETTE	\$48,123	\$64,483
34	FLOYD	\$34,162	\$46,782
35	FRANKLIN	\$31,781	\$41,611
36	FREMONT	\$17,496	\$24,536
37	GREENE	\$32,718	\$43,088
38	GRUNDY	\$34,304	\$46,064
39	GUTHRIE	\$43,743	\$57,323
40	HAMILTON	\$36,324	\$49,374
41	HANCOCK	\$30,970	\$42,080
42	HARDIN	\$43,253	\$58,783
43	HARRISON	\$40,325	\$54,155
44	HENRY	\$39,129	\$52,859
45	HOWARD	\$30,145	\$39,935

## Recording Fee Adjustment From \$5 Per Page To \$10 Per Page

Co #	County Name	Estimated County	Estimated County
		General Fund Increase 4 Page Average	General Fund Increase 4.5 Page Average
46	HUMBOLDT	\$21,325	\$30,935
47	IDA	\$19,014	\$25,474
48	IOWA	\$41,847	\$55,357
49	JACKSON	\$43,967	\$59,687
50	JASPER	\$82,470	\$113,330
51	JEFFERSON	\$41,899	\$55,599
52	JOHNSON	\$208,476	\$299,916
53	JONES	\$48,106	\$63,466
54	KEOKUK	\$30,376	\$40,086
55	KOSSUTH	\$19,326	\$34,356
56	LEE	\$56,678	\$77,568
57	LINN	\$398,139	\$555,039
58	LOUISA	\$21,160	\$29,290
59	LUCAS	\$24,154	\$32,234
60	LYON	\$41,195	\$54,265
61	MADISON	\$39,877	\$55,637
62	MAHASKA	\$43,319	\$58,759
63	MARION	\$73,985	\$100,745
64	MARSHALL	\$73,282	\$98,512
65	MILLS	\$22,703	\$36,213
66	MITCHELL	\$27,602	\$37,182
67	MONONA	\$23,914	\$31,674
68	MONROE	\$20,625	\$27,575
69	MONTGOMERY	\$17,128	\$26,018
70	MUSCATINE	\$58,950	\$86,840
71	O'BRIEN	\$35,411	\$49,521
72	OSCEOLA	\$21,754	\$29,154
73	PAGE	\$34,255	\$45,925
74	PALO ALTO	\$16,160	\$26,270
75	PLYMOUTH	\$55,088	\$76,528
76	POCAHONTAS	\$29,523	\$38,363
77	POLK	\$778,971	\$1,115,981
78	POTTAWATTAMIE	\$133,919	\$193,299
79	POWESHIEK	\$45,492	\$60,792
80	RINGGOLD	\$22,248	\$29,288
81	SAC	\$33,667	\$43,437
82	SCOTT	\$249,709	\$362,659
83	SHELBY	\$31,756	\$42,026
84	SIOUX	\$71,003	\$100,453
85	STORY	\$120,333	\$166,073
86	TAMA	\$42,768	\$56,898
87	TAYLOR	\$19,941	\$26,961
88	UNION	\$33,508	\$44,218
89	VAN BUREN	\$25,379	\$32,639
90	WAPELLO	\$59,657	\$82,257

## Recording Fee Adjustment From \$5 Per Page To \$10 Per Page

Co #	County Name	Estimated County	Estimated County
		General Fund Increase 4 Page Average	General Fund Increase 4.5 Page Average
91	WARREN	\$96,298	\$143,308
92	WASHINGTON	\$58,872	\$78,512
93	WAYNE	\$4,114	\$11,884
94	WEBSTER	\$68,583	\$93,383
95	WINNEBAGO	\$21,809	\$30,029
96	WINNESHIEK	\$37,155	\$52,415
97	WOODBURY	\$136,538	\$197,168
98	WORTH	\$14,217	\$20,627
99	WRIGHT	\$36,727	\$49,457
<b>Total Increase</b>		<b>\$6,004,750</b>	<b>\$8,390,400</b>
<b>% Increase (2023)</b>		<b>56%</b>	<b>79%</b>

COPY



## TALKING POINTS

### ICRA FEE POLICY & MODERNIZATION INITIATIVE

## HAVE YOU HEARD?



ICRA PASSED  
OVERWHELMINGLY ON  
AUGUST 23, 2024.

WE'RE LOOKING TO **MODERNIZE**  
**RECORDING** SERVICES BY  
SUPPORTING A REASONABLE  
**ADJUSTMENT IN**  
**RECORDING USER FEES.**



- RECORDING FEES HAVE NOT BEEN UPDATED SINCE **1985.**
- RECORDING FEES ARE
  - "USER FEES PAID TO COVER THE COST OF RECORDING A REAL ESTATE TRANSACTION, KEEPING UP WITH CURRENT TECHNOLOGY & SECURITY NEEDS."

## LET'S MODERNIZE FEES

**PROPOSAL:** SIMPLIFY FEES & UPDATE TO \$10.00 PER PAGE

- CALCULATION OF RECORDING FEES WILL BE MORE PREDICTABLE.
- FEE FOR A ONE-PAGE DOCUMENT WOULD INCREASE FROM \$7.00 TO \$10.00.
- ELIMINATING SEVERAL "ADD-ON" RECORDING FEES
  - REPEAL ADDITIONAL TRANSACTION FEE (\$7.00 PER TRANSACTION) – TO BE REPEALED WITH SOME ASSOCIATED POLICY CHANGES
  - REPEAL ADDITIONAL \$1.00 RECORDS MANAGEMENT FEE
  - REPEAL ADDITIONAL \$1.00 ELECTRONIC TRANSACTION FEE
  - REPEAL NON-STANDARD RECORDING FEE (\$10.00)

## REMINDERS & NOTES





## BENEFITS OF SUFFICIENT FUNDING

- CONTINUING FREE ACCESS TO MORE THAN 23 MILLION RECORDS STATEWIDE
- MAINTAINING IOWA'S FIRST-IN-THE-NATION STATEWIDE ELECTRONIC RECORDING SYSTEM
- MAINTAINING TECHNOLOGY AND SKILLS IN COUNTY OFFICES
- REALIGNING DOCUMENT FORMATTING REQUIREMENTS TO MEET INDUSTRY PRACTICES
- PROVIDING NEW AND IMPROVED SERVICES
  - ESTABLISHING A STATEWIDE PROPERTY NOTIFICATION SYSTEM
  - INDEXING MORE DATA (ASSOCIATED REFERENCES)
  - ACCESSING MORE PROPERTY INFORMATION IN OTHER ONLINE SYSTEMS
  - FILLING GAPS IN PROPERTY LOCATION INFORMATION
  - IMPROVING SEARCH TOOLS
  - INCREASING ONLINE ACCESS TO HISTORIC SURVEYS AND PLATS
  - IMPROVING BACK THE BLUE INFORMATION SHIELDING

LOWEST FEES  
IN CENTRAL U.S.

IOWA RECORDING FEES ARE CURRENTLY THE LOWEST IN THE CENTRAL U.S., AND REVENUE FROM RECORDING FLUCTUATES WITH THE REAL ESTATE ECONOMY.

**79%**

OF IOWA LAND RECORDS USERS SUPPORT A REASONABLE INCREASE IF IT IS LESS THAN THE INFLATION AMOUNT SINCE 1985.

## REMINDERS & NOTES:





## ICRA FEE POLICY & MODERNIZATION INITIATIVE - TALKING POINTS

- **Have you heard about our “modernization” initiative?** Our members overwhelmingly approved it at our conference on August 23, 2024 and endorsed by the ESS Coordinating Committee on August 28, 2024.
- We’re looking to modernize our recording services with an investment of a reasonable adjustment in recording user fees.
- Recording fees are user fees that are paid to cover the cost of recording a real estate transaction and keeping up with current technology and security needs. Iowa recording fees haven’t been updated since 1985. Almost forty years! Recent inflation has had a real effect on the cost of local recording and ILR services.
- The proposal calls for recording fees to be increased to \$10.00 per page
- Overall recording fees would be simplified.
  - Eliminating several “add-on” recording fees
    - Repeal additional Transaction Fee (\$7.00 per transaction) – to be repealed with some associated policy changes
    - Repeal additional \$1.00 Records Management Fee
    - Repeal additional \$1.00 Electronic Transaction Fee
    - Repeal Non-Standard Recording Fee (\$10.00)
  - The calculation of recording fees will be more predictable
  - The fee for a one-page document would increase from \$7.00 to \$10.00
- Sufficient funding for recording services would provide many important benefits to the real estate industry including:
  - Continuing free access to more than 23 million records statewide through ILR
  - Maintaining Iowa’s first-in-the-nation statewide electronic recording system
  - Maintaining technology and skills in county offices
  - Realigning document formatting requirements to meet industry practices
  - Providing new and improved services
    - Establishing a statewide property notification system
    - Indexing more data (associated references)
    - Accessing more property information in other online systems
    - Filling gaps in property location information
    - Improving search tools
    - Increasing online access to historic surveys and plats
    - Improving Back the Blue information shielding
- Iowa recording fees are currently the lowest in the Central U.S., and revenue from recording fluctuates with the real estate economy.
- This combination of a reasonable recording fee adjustment combined with modernization and service enhancements is supported by our users. In a recent survey of Iowa Land Records users and stakeholders, 79% of Iowa Land Records users support a reasonable increase if it is less than the inflation amount since 1985.