

14. REGISTRY OF DEEDS

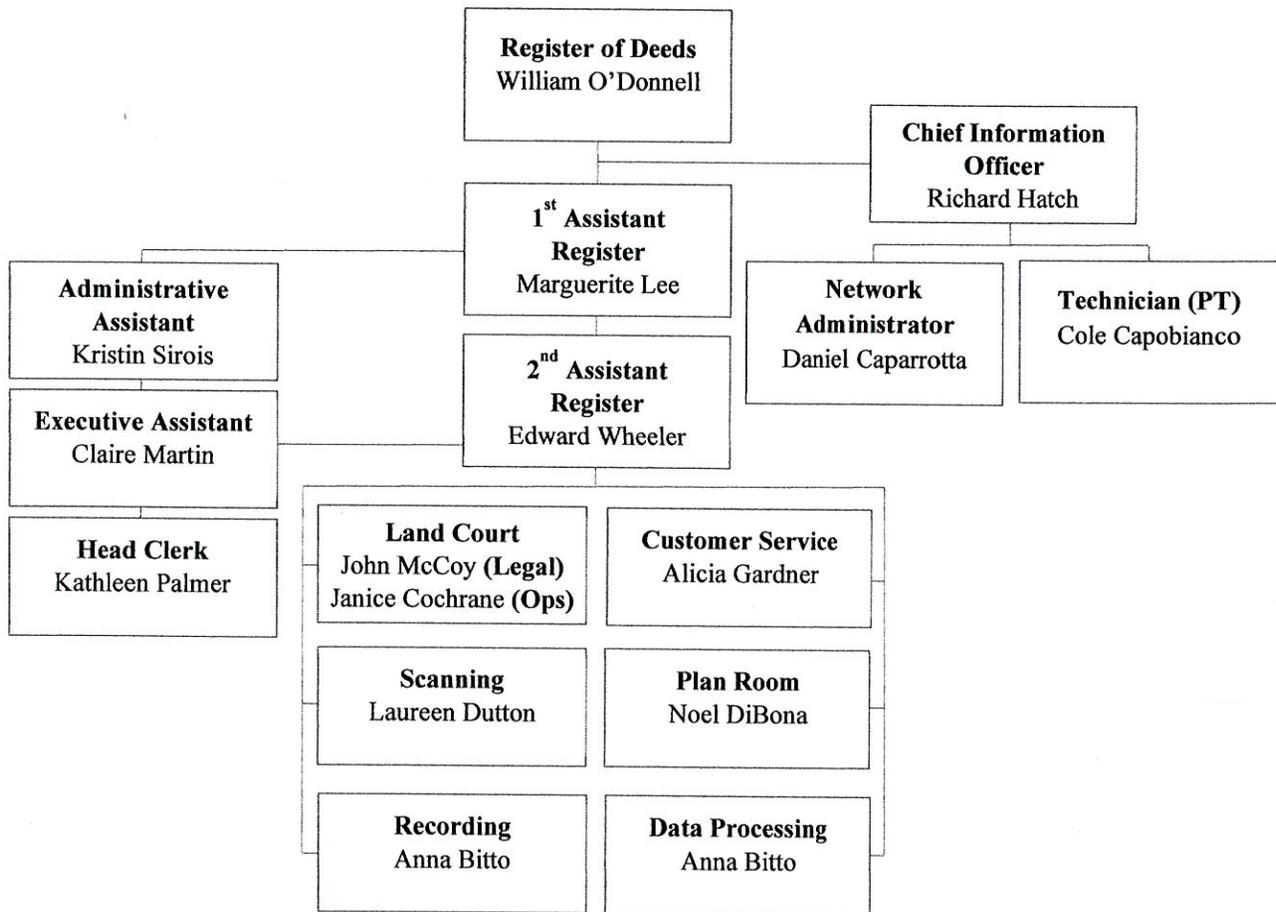
The Registry of Deeds is the principal office for real property records in Norfolk County. The Registry receives and records hundreds of thousands of documents each year, and is a basic resource for title examiners, mortgage lenders, municipalities, homeowners, and others with a need for secure, accurate, and accessible land record information.

The Registry is a county office operated under the supervision of the Register of Deeds, an elected County official. By virtue of his office, the Register of Deeds is also an Assistant Recorder of the Massachusetts Land Court.

Registry operations are effectively self-supporting and generate significant surplus revenues which support the operations of county government and contribute to the State's general revenue.

Table of Organization

The Registry of Deeds' table of organization is presented below. The Register is supported by a First Assistant Register, a Second Assistant Register, and five departments (Land Court, Customer Services, Scanning, Data Processing/Recording and the Plan Room). The Chief Information Officer also reports to the Register along with several other administrative positions. A draft organization table of upper management is presented below.



Benchmarking

Norfolk County	FY 2021	Bristol County	FY 2020	Plymouth County	FY 2021
Registry		Registry - New Bedford		Register Of Deeds	
1 Register Of Deeds	\$ 151,946	1 Register	\$ 110,020	1 Register Of Deeds	\$ 127,898
1 First Asst. Register/Tech. Asst.	\$ 127,922	1 Administrative Assistant	\$ 49,881	1 Asst. Register Of Deeds	\$ 98,910
1 Land Court Administrator	\$ 96,609	1 Director of Technical Service	\$ -	1 Chief Exec. Asst./Pers. Mgr.	\$ 38,000
1 Executive Administrator	\$ -	1 Administrative Assistant	\$ 59,671	1 Director Of Operations	\$ 75,460
1 Second Assistant Register	\$ 101,800	1 Land Court Assistant	\$ 48,191	1 Dept. Head/Info. Systems	\$ 72,454
1 Chief Information Officer	\$ 126,227	1 Land Court Assistant	\$ 48,191	1 Dept. Head/Recording	\$ 69,301
1 It Technical Support	\$ 94,094	1 Administrative Assistant/Land	\$ 50,758	1 Dept. Head/Land Court	\$ 69,301
1 Director Of Administrative Services	\$ 95,199	1 Principal Clerk	\$ 44,602	1 Dept. Head/Customer Svc.	\$ 65,396
1 Director Of Support Services	\$ 85,730	1 Principal Clerk	\$ 44,602	1 Dept. Head, Index/Compare	\$ 65,396
1 Executive Assistant	\$ 63,879	1 Principal Clerk/Copy Center	\$ 38,616	1 Adm. Asst./Receptionist	\$ 63,600
1 Administrative Assistant	\$ 101,800	1 Junior Clerk	\$ 36,292	1 Accountant/Purc. Asst.	\$ 58,735
1 Administrative Head Clerk	\$ 77,324	1 Junior Clerk	\$ 33,374	1 Asst. Dept. Head/Land Court	\$ 57,149
1 Administrative Head Clerk	\$ -	12 Employees - New Bedford	\$ 564,198	1 Asst. Dept. Head/Recording	\$ 54,017
1 Head Administrative Assistant	\$ -	Registry - Fall River		1 Mgr, Brockton Satellite	\$ 57,817
1 Head Administrative Assistant	\$ -	1 Register	\$ 110,020	1 Mgr, Rockland Satellite	\$ 54,685
1 Head Administrative Assistant	\$ 70,263	1 Assistant Register	\$ 91,771	1 Imaging Supervisor	\$ 52,116
1 Head Clerk	\$ 63,322	1 Data Processing Manager	\$ 71,013	1 Archive Coordinator	\$ 52,116
1 Head Clerk	\$ 54,911	1 Executive Administrative Assi	\$ 63,137	1 Bookkeeper/Clerical	\$ 43,159
18 Total Non Union	\$ 1,311,027	1 Head Clerk	\$ 50,532	1 Land Court Recorder	\$ 46,709
1 Head Administrative Clerk	\$ 56,879	1 Principal Clerk	\$ 42,986	1 Final Index Mgr.	\$ 46,709
1 Head Administrative Clerk	\$ 55,176	1 Junior Clerk	\$ 41,854	1 Index Comparer	\$ 46,709
1 Head Administrative Clerk	\$ 62,700	1 Head Clerk	\$ 50,532	1 Recorder	\$ 45,330
1 Head Administrative Clerk	\$ 62,700	1 MIS Operator	\$ 44,602	1 Recorder Brockton	\$ 44,349
1 Head Clerk	\$ 55,028	1 Head Clerk	\$ 50,531	1 Recorder Rockland	\$ 42,386
1 Head Clerk	\$ 55,028	Sub Total	\$ 616,978	1 Recorder Plymouth	\$ 42,386
1 Head Clerk	\$ 50,465	Stipend Step 7 Union Emplo	\$ 1,250	1 Land Court Recorder	\$ 41,426
1 Head Clerk	\$ 51,788	10 Employees - Fall River	\$ 618,228	1 Recorder Plymouth	\$ 41,426
1 Head Clerk	\$ 55,028	Registry - Taunton		1 Land Court Recorder	\$ 41,426
1 Head Clerk	\$ 55,028	1 Register	\$ 110,020	1 Recorder Plymouth	\$ 41,426
1 Head Clerk	\$ 55,028	1 1st Exec. Adm. Assistant	\$ 98,825	1 Recorder Plymouth	\$ 39,463
1 Head Clerk	\$ 53,693	1 Exec. Admin. Assistant	\$ 87,930	1 Index Comparer	\$ 42,867
1 Head Clerk	\$ 47,707	1 Data Proc. Director	\$ 80,999	1 Index Comparer	\$ 37,187
1 Head Clerk	\$ 51,670	1 Office Supervisor	\$ 64,901	1 Imaging Assistant	\$ 39,797
1 Head Clerk	\$ 50,465	1 Sr. Head Admin. Clerk	\$ 62,577	1 Land Records Asst.	\$ 37,083
1 Head Clerk	\$ 51,563	1 Head Admin. Clerk	\$ 56,470	1 Land Records Asst.	\$ 35,538
1 Head Clerk	\$ 55,028	1 Head Admin. Clerk	\$ 56,470	1 Land Records Asst.	\$ 35,538
1 Head Clerk	\$ 55,028	1 Head Admin. Clerk	\$ 52,322	1 Land Records Asst.	\$ 33,993
1 Head Clerk	\$ 53,693	1 Head Admin. Clerk	\$ 55,087	Overtime	\$ 10,000
1 Head Clerk	\$ 55,028	1 Head Admin. Clerk	\$ 53,705		
1 Head Clerk	\$ 51,563	1 Sr. Principal Clerk	\$ 48,183		
1 Principal Clerk	\$ 46,854	1 Principal Clerk	\$ 46,384		
1 Principal Clerk	\$ 44,341	1 Principal Clerk	\$ 46,384		
1 Principal Clerk	\$ 44,341	1 Principal Clerk	\$ 46,384		
1 Principal Clerk	\$ -	1 Clerk	\$ 40,239		

Norfolk County	FY 2021	Bristol County	FY 2020	Plymouth County	FY 2021
Registry		Registry - New Bedford		Register Of Deeds	
1 Principal Clerk	\$ 45,447	1 Clerk	\$ 40,165		
1 Principal Clerk	\$ -	1 Clerk	\$ 39,388		
1 Principal Clerk	\$ -	1 Clerk	\$ 39,456		
1 Principal Clerk	\$ -	1 Micro-Dax Operator			
1 Principal Clerk	\$ -	20 Employees - Taunton	\$ 1,125,889		
1 Principal Clerk	\$ 49,781				
1 Principal Clerk	\$ 44,341				
1 Principal Clerk	\$ 44,341				
1 Principal Clerk	\$ 45,447				
1 Principal Clerk	\$ -				
1 Principal Clerk	\$ -				
1 Principal Clerk	\$ -				
1 Principal Clerk	\$ -				
1 Principal Clerk	\$ 43,252				
1 Senior Clerk	\$ -				
1 Senior Clerk	\$ -				
1 Senior Clerk	\$ 39,506				
1 Senior Clerk	\$ 40,378				
1 Senior Clerk	\$ 40,378				
1 Senior Clerk	\$ 39,766				
45 Total Union	\$ 1,708,458				
63 Total Wages	\$ 3,019,485	42 Employees	\$ 2,308,315	37 Employees	\$ 1,967,257
Total Code 110 - Temporary Salaries	\$ 70,000				
Total Code 120 - Overtime Salaries	\$ 5,000				
Total Code 145 - Longevity	\$ 35,000				
Total Registry	\$ 3,129,485				
Norfolk County		Bristol County		Plymouth County	
Code Account		Code Account		Code Account	
1 Personal Services	\$ 3,129,485	1 Personal Services	\$ 2,308,315	1 Personal Services	\$ 1,967,257
2 Contractual Services	\$ 401,000	2 Contractual Services	\$ 163,925	2 Contractual Services	\$ 121,040
3 Supplies & Materials	\$ 75,050	3 Supplies & Materials	\$ 68,495	3 Supplies & Materials	\$ 94,853
4 Current Charges & Oblig	\$ 43,125	4 Current Charges & Oblig	\$ 944,339	4 Current Charges & Oblig	\$ 52,050
5 Equipment	\$ 15,000	5 Equipment	\$ 1,248	5 Equipment	\$ -
6 Structures and Improvmts	\$ -	0 Structures and Improvmts	\$ -	6 Structures and Improvmts	\$ -
Total Registry	\$ 3,663,660	Total Registry	\$ 3,486,322	Total Registry	\$ 2,235,200

The Norfolk County’s Register of Deeds’ office has significantly more staff and a larger budget than Bristol and Plymouth counties. Norfolk County spends more in personal services than the other two counties. Norfolk County’s salary scale is higher than the other two counties. Other costs are in line or less than the other two counties.

The following sections detail the services that the Registry of Deeds provides.

Deeds and Other Land Documents

A certified copy of deeds or copies of other land documents may be obtained from the Registry of Deeds Customer Service Center at the Dedham office during normal business hours. The cost for

a copy of a document is \$1.00 per page. Alternatively a customer may send a request by mail to the Dedham office and pay \$2.00 for the first page and \$1.00 for each additional page, per document. Customers must state in the request if they want the deed or land documents certified.

Customers may also obtain a copy of their deed directly from the Records Database at no cost, but the words "Not An Official Copy" will appear as an overlay across the top of the document. Customers receive a PDF of the whole document, or a single page requested which can be printed for free.

Land Records

There are two categories of land records: **Recorded (Registry)** and **Registered (Land Court)**. All land is in one category or the other, but it is possible for a single parcel to include land of both types. Each system has its respective advantages and differences. 80% percent of the land in Norfolk County is **Recorded (Registry)** land, 20% percent is **Registered (Land Court)** land.

The **Recorded (Registry)** land system is the traditional common law system of land records. Each document filed is entered in order of receipt and referenced by its sequential book and page number of the recording. Registry land constitutes most of the properties in Norfolk. Under the **Registered (Land Court)** system, there is a numbered current owner's *certificate of title* for each registered land property. When the property is sold or transferred, a new certificate is issued. The registered land system is also referred to as the Land **Court** system. Land Court records are supervised by the Land Court. Each document receives a sequential document number, and documents affecting a certificate of title are referenced in an encumbrance list for that certificate. **Registered (Land Court)** land condominium certificates are maintained in a separate set of volumes.

Homestead

The Massachusetts Homestead Act (MGL Chapter 188, Sections 1 -14) is a law under which a homeowner is protected by an Estate of Homestead. A homestead estate provides limited protection of the value of the home, up to \$500,000, against unsecured creditor claims. The homestead estate is designed to protect home ownership from execution and forced sale, so long as the owner or covered family member occupies or intends to occupy the property as his or her principal place of residence.

Section 4 of MGL Ch. 188 provides an automatic exemption available to everyone who owns a home and who occupies or intends to occupy the home as his or her principal residence. This exemption is for \$125,000.00. Filing a written Declaration of Homestead at the Registry of Deeds for the county where the home is located increases that amount to \$500,000.00. There are two types of Homestead Declaration. The standard form of homestead declaration is filed under Section 3 of the Homestead Act. The second form is for elderly or disabled people and is filed under Section 2. Homestead.

An elderly (age 62 or older) or disabled person may declare a Homestead under Section 2. The Section 2 homestead benefit does not extend to other family members in general, but each qualified owner should file. A Homestead Declaration under Section 3 must be filed by the owners of a home for the benefit of their family. For property held in trust the trustee or trustees must file.

Under both sections the property must be occupied or intended to be occupied as a principal residence. The extent of the homestead protection is \$500,000 under Section 3 but may be higher under Section 2.

Declaration of Homestead forms can be obtained at the Norfolk County Registry of Deeds, 649 High Street, Dedham, MA 02026. Customers may also phone the Customer Service Center at 781-461-6101. The fee is \$36.00. The Declaration of Homestead may be filed in person or by mail. To file by mail in Norfolk County, mail the completed notarized declaration, together with a check in the amount of the \$36.00 fee.

Mortgage Discharge

When a mortgage is paid off, a mortgage discharge should be recorded with the Registry of Deeds to clear the property's title. A discharge is a document (usually one page) issued by the lender, usually with a title such as "Discharge of Mortgage" or "Satisfaction of Mortgage." Discharges are often filed directly by banks or settlement attorneys, for example, as part of a sale or refinancing transaction. In some instances, such as making a final mortgage payment, the discharge may be sent directly to the owner and needs to be recorded.

One option for recording a discharge is to bring the original discharge and pay a \$106.00 fee to the Registry of Deeds at the Dedham office during normal business hours. The mortgage discharge will go on record that day. The original document, if it is Recorded (Registry) land will be mailed back within 4 to 6 weeks. Registered (Land Court) land originals are not returned but remain in the Land Court records. A second option is to mail the original discharge to the Norfolk County Registry of Deeds at the Dedham office with a check for \$106.00. The Registry typically processes all mailed documents the day it arrives at the Registry.

Electronic Recording

The Registry is now accepting electronic filing of documents. By enrolling in the e-file program customers will be able to file original documents with the Registry of Deeds electronically. The Registry of Deeds has set criteria to become an e-file user. There is a vetting process for this. The Registry accepts all documents for e-file that may be recorded in the Registry or in the Land Court. However, documents that are required to be filed under both recorded land and registered land are not accepted electronically.

Consumer Notification Service

The Norfolk County Registry of Deeds is the principal government office charged with recording land documents related to real property in the 28 communities comprising Norfolk County, Massachusetts. These documents relate to ownership of property, including deeds, mortgages and other instruments. The Registry is tasked with providing secure, accurate and accessible land records for all Norfolk County communities and superior customer service to the residents of Norfolk County. The Registry offers a free Consumer Notification Service, the purpose of which is to alert Norfolk County residents to potential property fraud. Customers are asked to sign-up for the Consumer Notification Service. If there is any future land recording activity against one of

these names in the specified Norfolk County community, registered customers will be alerted via email.

Genealogy

The Registry contains a wealth of historical information with scanned images of all documents dating back to its inception in 1793, the year Norfolk County was created through an act of the state legislature. Furthermore, the Registry has transcribed images of all recorded land documents from (1793-1900), transforming the old cursive handwriting style to an easy-to-read typed format. Having these transcribed images online is an effort by the Norfolk County Registry of Deeds to “Make History Come Alive.”

Both scanned images and the transcribed images of the Registry's original documents are from all 28 communities comprising Norfolk County. These documents also include records for communities previously part of Norfolk County but are now incorporated in the city of Boston (Suffolk County) for the years prior to their annexation (dates shown): Roxbury (1867), Dorchester (1869), West Roxbury (1872), and Hyde Park (1911).

These records can provide a vast amount of information for those wishing to do genealogical study. For instance, land records can be especially useful to help establish the whereabouts of a person at a particular time and place. Deeds, used in conjunction with other documentation, can bridge gaps in historical research when other records fail to do so.

At the Norfolk County Registry of Deeds, customers can find Deeds, Mortgages, Death Certificates, Plans of Land, and old City/Town Atlases, along with other documents that are useful in examining the past. All records held by the Registry of Deeds are “public records” available for anyone for reviewing and copying.

Fee Schedule

The Norfolk County Registry of Deeds and Norfolk County Registry District of the Land Court fee schedule is presented on the following table. This fee schedule is of December 31, 2019.

<p>Deeds Excise Tax: An Excise Tax of \$2.28 for each \$500.00 and any fraction thereof, of the consideration stated on a deed or easement is required to be paid at the time of recording. For example, a deed of real estate of \$155,000 requires excise taxes in the amount of \$706.80. A separate check, which must be an attorney’s check or a bank check, is required for the Excise Tax, along with a check for the recording fees. All checks should be made payable to the Norfolk County Registry of Deeds. There is no excise tax due where the consideration is less than \$100.00.</p>
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Document	Registry Fee (Recorded Land)	Registry Fee (Registered Land)
DEED	\$156.00	\$155.00
MORTGAGE	\$206.00	\$205.00
FORECLOSURE DEED and AFFIDAVIT	\$156.00	\$155.00
MORTGAGE DISCHARGE (per marginal reference)	\$106.00	\$105.00
DECLARATION OF HOMESTEAD	\$ 36.00	\$ 35.00
DECLARATION OF TRUST	\$256.00	\$255.00
MUNICIPAL LIEN CERTIFICATE	\$ 81.00	\$ 80.00
UCC FILINGS	\$ 76.00	\$ 75.00
FEDERAL TAX LIENS AND RELEASES	\$ 5.00	\$ 5.00
SEWER ASSESSMENT	\$106.00	\$105.00
SEWER ASSESSMENT (ADD'L CERTIFICATES) - Land Court Only		\$ 5.00
ADDITIONAL DOCUMENT/CERTIFICATE REFERENCES	\$106.00	\$105.00
RECORDING OF PLANS – PER SHEET	\$105.00	\$105.00
ALL OTHER DOCUMENTS	\$106.00	\$105.00
COPIES OF DOCUMENTS – PER PAGE	\$ 1.00	\$ 1.00
For copies ordered by <u>mail</u> , \$1.00 per page <i>plus</i> \$1.00 for postage per document.		
TIME-STAMPED DOCUMENTS – Land Court Only		\$ 1.00
PLAN COPIES	\$ 2.00	\$ 2.00
Fee Schedule as of 12-31-2019		

These fees are applicable to Recorded and Registered properties.

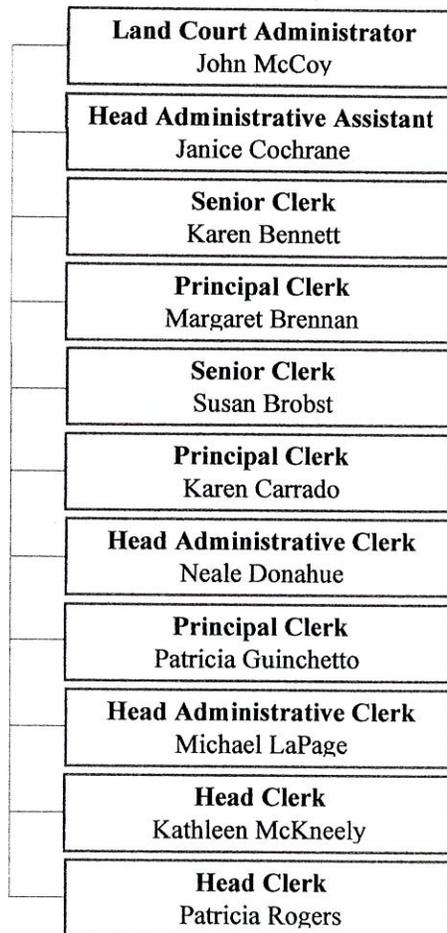
LAND COURT

The Land Court hears a wide range of cases involving real estate and land use and oversees the Commonwealth's system for the registration of title to real property. The Land Court Department of the Trial Court has statewide jurisdiction. While the court has jurisdiction throughout the Commonwealth, the justices of the Land Court normally sit in Boston. However, it is usual, where the circumstances warrant and counsel request, for the court to hold trials in other locations within the state. The court has exclusive, original jurisdiction over the registration of title to real property and over all matters and disputes concerning such title subsequent to registration. The court also exercises exclusive original jurisdiction over the foreclosure and redemption of real estate tax liens. The court shares, with certain other court departments, jurisdiction over other property matters. Effective January 1, 2003, the court has concurrent jurisdiction over specific performance of contracts relating to real estate and over petitions for partitions of real estate. Under G.L. c.40A and 41, the court shares jurisdiction over matters arising out of decisions by local planning boards and zoning boards of appeal. Both the Land Court and the Superior Court Department have jurisdiction over the processing of Servicemembers cases which determine the military status of a mortgagor, typically filed prior to the commencement of non-judicial mortgage foreclosure activity. Additionally, the court has superintendency authority over the registered land office in each registry of deeds.

Land Court Department

The Land Court Department administers registered land records within Norfolk County. There are currently 11 administrators and staff in the department as shown in the following organization table. The Land Court Administrator reports to the Second Register with indirect reporting to the First Register and the Register. As an attorney, the Land Court Administrator handles land court legal issues. He spends about 25% of his time working with and responding to the Land Court, 35% of his time dealing with in person and e-filing recordings that have legal issues, 30% of his time checking and verifying deeds and certificates of title that need to be prepared, and the balance of his time preparing Land Court financial reports.

The Head Administrative Assistant reports to the First Register and will consult with the Land Court Administrator for legal advice. The nine clerks report to the Land Court Administrator on legal matters and to the Head Administrative Assistant on day-to-day tasks. The Land Court Department does not have any current vacancies. The Land Court Administrator believes the Land Court Department is properly staffed.



Land Court is a labor-intensive department at the Registry. While computers have sped up the processing of documents, documents accepted in land court by the recorder must go through second entry before they are considered "received." This makes the role of the person performing

second entry very detailed and important. Other roles in land court include checkers, endorsers, and verifiers. Scanning is also done within the land court department.

All land was originally recorded land. Anyone may file a petition of registration with the Land Court in Boston to register their land, but it is a long legal process. Reasons to register property may be a title defect or a boundary dispute. If there is an issue with the property such as a defect in the title, then the case is handled by the Land Court. When the Land Court issues a Decree of Registration by a judge, the property becomes registered land which has various benefits including easements and ownership cannot be claimed by adverse possession. Once registered no one can claim adverse possession. Thus, the Norfolk County Register of Deeds is also the Norfolk Registry District of the Land Court, and the Register is an Assistant Recorder of the Land Court. The Land Court Department handles all Registered Land.

Most of the land documents are for the recording of deeds, mortgages, discharges and homesteads. If all the documents are in order, the paperwork is accepted for registration and becomes registered and if a deed is registered a new certificate of title is issued with the old title cancelled. The recorded documents are mailed back to the submitter. This process takes on average 10 to 15 minutes to complete. If there are issues, the process may take longer.

The Land Court Administrator prepares weekly statistical reports in summary and by document type for registered land documents. He will report the total number of Registry of Deeds transactions for that week and of that the number of electronic filings. He prepares a second statistical report, by week and by month of all land court documents brought in and of that total, the number of electronic filings. He also reports the total number of land court rejections by document, mailed (including in person, via FedEx, etc.) and, of that total, the number of electronic filings. These reports, which are prepared on a calendar year basis, are submitted to the Registrar.

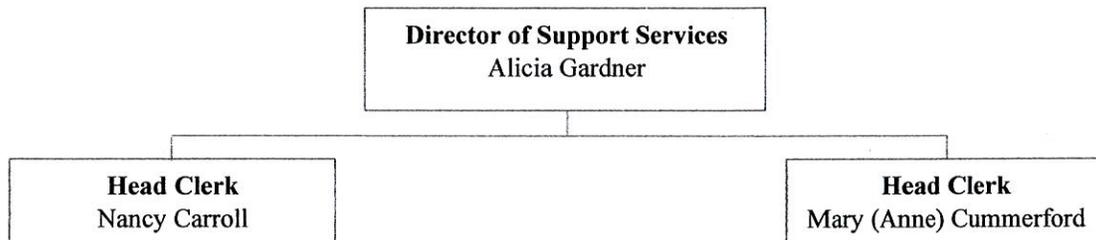
There are two companies through which attorneys can establish electronic filing accounts. Simplefile and ePN. The Land Court Administrator identifies the number of electronic filings by using reports from these companies.

CUSTOMER SERVICE

The primary role of the Customer Service Department is to answer the telephone and answer questions from citizens. Oftentimes the staff members need to look up property information for callers, direct the callers to other departments in the Registry, instruct the callers on how to conduct online research and navigate the Registry search engine, answer questions regarding fees, and answer other general information questions. Staff members serve in-person visitors to the Registry. Staff members assist walk-in citizens with filling out Homestead forms and notarizing documents. Staff members also assist citizens with conducting research at the Registry's public terminals or providing them with copies. General information is also conveyed by staff members including directions to the Registry building and hours of operation. Other common questions answered by staff members include information regarding access and accessibility to the building. When calling the Registry there is a noticeable absence of a telephone directory, as all phone calls are answered live. In a normal year, up to 80% of staff members' time is spent responding to citizens' phone calls and in-person requests. Staff members also perform data processing roles.

In a normal year, the Director of Support Services could spend 80% of her time on community outreach and 20% servicing customers.

The Customer Service Department consists of three individuals, a Director of Support Services and two head clerks as show on the following table. The Director of Support Services reports to the First Register to the Register of Deeds.



The Department does not have any vacant positions. The Director of Support Services believes the department is adequately staffed. The staff has been employed at the Registry between 14 and 17 years so they are well experienced in performing their duties.

The Department performs community outreach, to inform Norfolk County residents of the services provided by the Register of Deeds. Customer Services is considered the “face” of the Registry with the mission to provide accurate, courteous and prompt customer service. The Director of Support Services supervises the Customer Service Center. In a normal year, they spend about 80% of their time on community outreach and about 20% of their time servicing customers at the Registry, answering phone calls and responding to mail and email requests. During COVID, community outreach was suspended, and the department’s time was spent focusing on responding to an increased workload of phone, mail, and email inquiries.

The Director of Support Services supervises the two head clerks who spend 100% of their time on Customer Service duties as well as data entry and other Registry duties. The department duties include:

- Maintaining the daily cash drawer
- Responding to phone calls
- Providing counter services
- Fulfilling certified copies of document requests
- Assisting with research to find documents
- Entering results into the Customer Service intake database.

The cash drawer begins every day with \$40. Staff take in cash and checks for documents processed that day. A receipt is issued for each payment. Payment may be made by cash, money order, personal check, or a bank / attorney check. A head clerk reconciles the cash drawer daily. She reconciles the receipts total to amount of money in the drawer.

The receipts are forwarded to a clerk in the Recording Department where they are combined for further processing

The Department also provides community outreach to the member communities. Customer Services will, during a non-COVID year, visit each community (except Dedham) and provide “office hours”, on a rotational basis from September through June, for citizens to conduct Registry business, like a satellite customer service center. The Register of Deeds plus two staff members, one from Customer Services, usually attend these events. The Registry will generally conduct these sessions three times each month from September through June to reach all communities.

In addition, the Registry also visits civic organizations, libraries, senior centers, and senior fairs throughout Norfolk County. The department also provides computer seminars in the spring fall for the general public, historical commissions, and others, to show customers how to use the Registry database and to answer questions. Social or civic groups also invite the Register of Deeds as guest speaker which is followed by outreach. These events are typically conducted in the morning with the Register and staff returning for the afternoon.

The Director of Support Services maintains spreadsheet which records the number of:

- Press releases
- Attendance the events
- Town hall events
- Customer service intakes
- Speeches

She provides the Register with community outreach reports and customer service intake reports that report the volumes of transactions or events within the Customer Services Department. A summary of these statistics follows.

Request Type	Intake				Outreach		
	CY19	CY18	CY17		CY19	CY18	CY17
Copy	990	1,369	1,270	Office Hour Events	27	27	27
Deed	503	384	388	Pre Event Letters	618	458	503
Discharge	181	123	190	Post Event Participant/Letters	196	223	227
Homestead	232	208	199				
IT Issues	9	16	10	Computer Seminars	1	4	4
On-Line Account	1	12	17	Pre Event Letters		35	5,344
Other	395	393	365	Post Event Participant/Letters	7	24	109
Plan	76	52	52				
Procedures	6	17	64	Speaking Engagements	19	16	22
Research	7	6	13	Post Event Participant/Letters	196	187	298
Website	6	15	14				
Total	2,406	2,595	2,582	Community Outreach Events	2	1	2
Contact Type							
E-mail	274	323	335	Various Outreach Letters			
Mail-in	711	1,207	1,260	Various Outreach Letters	4,286	4,182	4,285
Other	1	2	4	Post Event Participant/Letters	28	84	140
Phone	638	554	532				
Walk-in	782	509	451				
Total	2,406	2,595	2,582				

DOCUMENT PROCESSING

The Registry processes many documents. By far, deeds, mortgages, and homestead documents, along with re-financings, constitute the bulk of the processing. During COVID, about 80% of the documents are e-filed and 20% are processed over the counter (walk-ins, mail, FedEx, and/or UPS, etc.). Prior to COVID, about 70% of the documents were e-filed and 30% were processed over the counter. Document processing for recorded land involves the Recording Department, Data Processing Department, and the Scanning Department. Registered land documents are processed by the Land Court Department. The Planning Department processes plan documents.

Walk-in customers receive a receipt for the document from the Recording Department. Customers that e-file documents receive a confirmation from Simplefile or ePN, the contractors who process e-filed documents.

The Recording Department, headed by Anna Bitto, receives documents for recording. These included e-file and over-the-counter documents for recording. Once recorded the Recording Department stamps the book and page, document number and time. They enter grantor names, property address and type of document, enough information to get the process started. The Recording Department also records plans including the plan book and plan number. Once stamped, documents are considered recorded. All the actions noted above must be completed by close of business that day before anyone goes home.

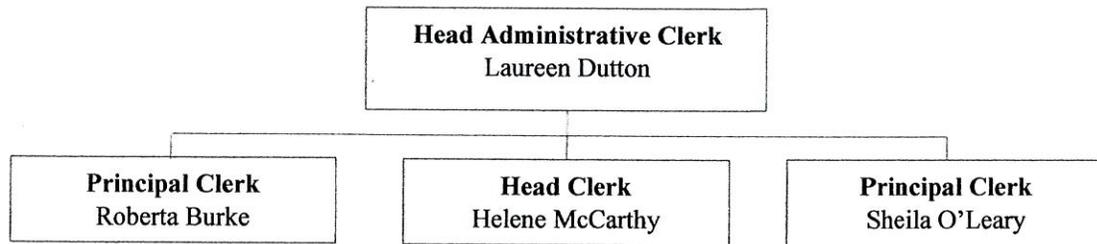
Once documents are recorded, the Data Processing Department completes entering the information that the document needs including grantees, full description of the land, and return addresses. This process is called second entry because the initial recording process at the front counter takes too much time to complete. Thus, the process is split into two different steps.

Once these steps are complete, the documents are given to the Scanning Department that puts the documents as recorded in order by number. They blacken notary seals and imprint the Registry received stamp on all over-the-counter documents and carbon on the seals and stamp with the Register of Deeds' name on the document.

By the following day, the documents are all scanned by the Scanning Department. Documents are scanned into Browntech and the scanned information on the documents is verified as readable.

Scanning Department

There are currently one administrator (Head Administrative Assistant) and three staff (two Principal Clerks and one Head Clerk in the department as shown in the following organization table. The Scanning Head Administrative Clerk works with Anne Bitto, the Recording Department Head Administrative Clerk when working in Recording and Data Processing with direct reporting to the First Assistant Register and the Register for scanning responsibilities. She also reports to the Administrative Assistant for attendance. There are currently no vacancies within the Scanning Department.



The Scanning Department spends their time in the following ways:

- 80% on recording (scanning)
- 10% on verifying for document processing
- 5% on second entry of documents
- 2.5% on entering plans
- 2.5% on fixing errors in scanning as they are located

Scanning

Scanning is done by the next day. The scanners must ensure the documents are scanned properly so they can be read digitally. This includes the proper placement and clarity of the carbon seal stamp with the Registry of Deeds' signature, the proper notary seal, etc. Scanning essentially takes over-the-counter recorded documents and puts them in order by instrument number, which is assigned by the Browntech system when recorded at the front counter. Scanning checks each document page by page.

The department scans 600 to 1,000 documents per day. They scan everything, all pages, page by page, in the order received as identified by the Registry's date stamp. The beginning, middle, and end of each month are the busiest. Documents are logged day-by-day in a manual notebook. Scanning will also print the documents for a Deeds Book. All printed pages are bound into a book by book and number and page number. Each book contains 600 pages. The Department tracks the detail in the manual log.

Verifying

Verifiers working in the Data Processing Department are essentially the backstop in the recording process. Verifiers review recorded documents and compare them with the information that has been entered into the Browntech system by Registry recorders and second entry personnel. Verifiers make sure that all indexing is accurate: all names are spelled and written correctly, addresses are accurate and spelled correctly, and all title references are accurate. Verifiers correct all inaccuracies. Verifiers not only ensure the accuracy of the indexing system but in doing so preserve the accessibility of the records for all.

Scanning also verifies the scanned digital documents to the original documents that the digital record matches the received document. Documents that are e-filed are pre-printed and are also reviewed to see that they can be read, and all the information is proper. Scanning will then stamp

the Register's signature on only original documents. Some e-filed documents may require redacting to move the signature and or book and page number to a clearer, more readable part of the document. Scanning may need to maneuver data so they can be read digitally. Many errors are fixed during the verification process.

Once all documents are bound, Scanning mails the original documents to the customer 6 to 8 weeks later. Documents that are e-filed are not mailed back. Customers can request and receive a certified copy of the documents.

Documents that are e-filed are bound in order of receipt, not necessarily by related document.

Entering Plans

The Registry also receives plans for subdivisions, developments, condominiums, etc. After the acceptance of the plan at the recording counter, it is given a page number and a book number by the Browntech system. One of the Clerks writes into the manual log the plan number, plan book number, the location address and the instrument types. More information from the plan is added in second entry, including the owner, the surveyor, and the streets among other things. The plans are then sent to the Plan Room for scanning. Once recorded, the plan documents go to second entry, like every other document. The following day, plans are scanned into Browntech. The documents are sent to the Plan Department to be scanned. Scanning scans instruments; Planning scans the plans.

RECORDING / DATA PROCESSING DEPARTMENT

One of the Head Administrative Clerks, Anna Bitto, supervises both the Registry's Recording Department and Data Processing Department. The Recording/Data Processing organization table is presented below.

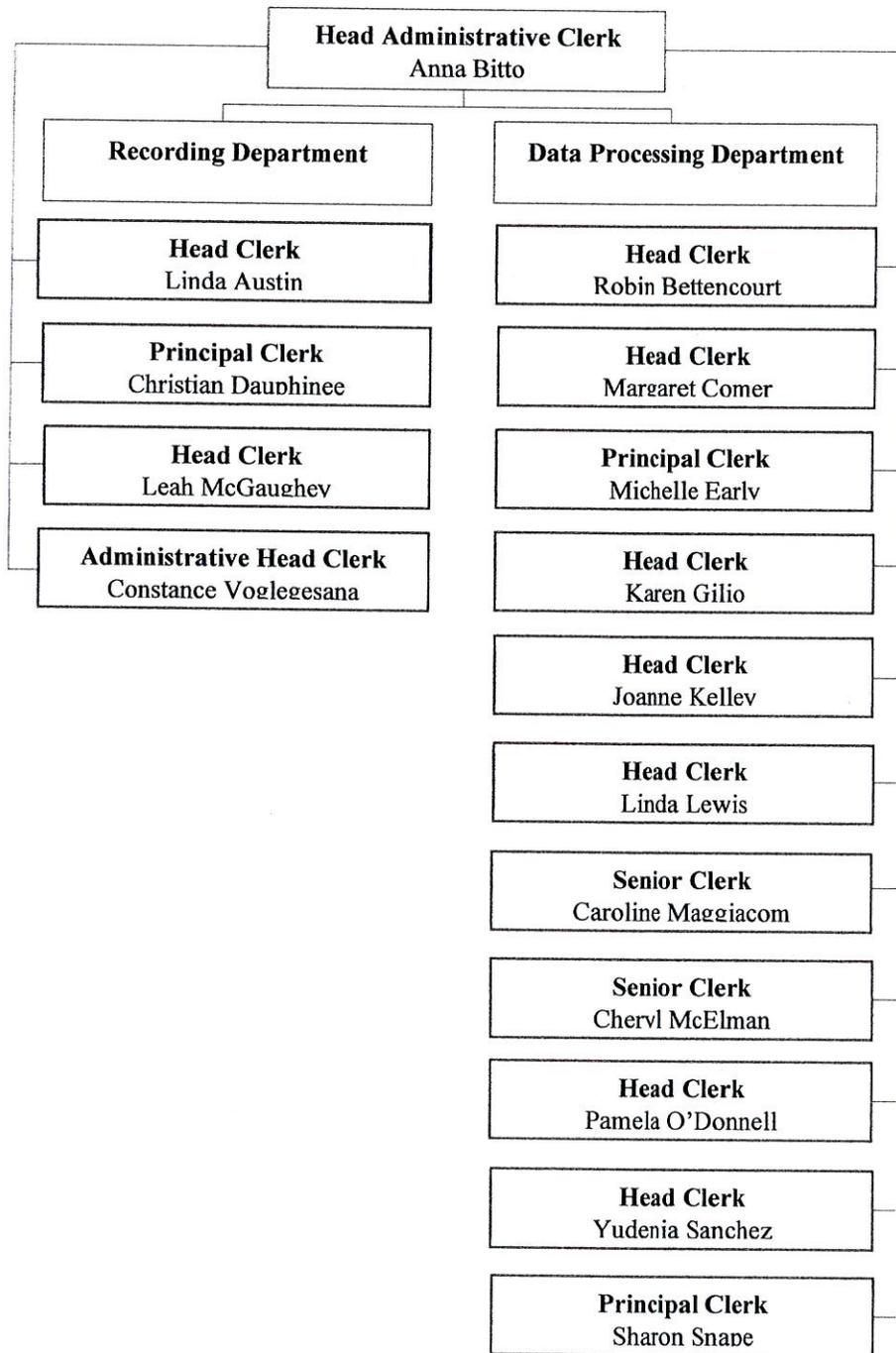
She reports to the First and Second Assistant Registers and the Register of Deeds. The Recording Department is essentially the front desk for receiving Registry records that are not Land Court documents. It has five employees whose principal job is to record documents. The Data Processing Department is in the back, away from the front desk, and has the role of processing documents so that they are properly entered into the Registry's record system, Browntech. There are 12 employees that have data processing duties.

The processing of documents includes checking and correcting entries, "second entry" of over-the-counter-documents, and e-filed documents. Documents are received in person at the counter, by regular mail or by e-file. Plans are also received from shipping services such as UPS and FedEx. Each document is entered into the Browntech system and verified, the entry is then checked by a second person. The Administrative Head Clerk spends much of her time answering questions from staff, people at the counter, and attorney phone calls.

The Administrative Head Clerk also oversees the handling of cash and checks and sees that the daily financial report, receipts and Browntech receipts records agree before being submitted to the Register's office for deposit. The daily financial report appears to be a manual, paper report.

Whenever a document is entered in Browntech, the software records the charge for the transaction based on the Secretary of State's fee schedule. At the end of the day Browntech prints out a financial report. One of the clerks reconciles the financial report with the actual cash and checks, on paper, and submits the reconciled report with the cash and checks to Kristin Sirois. The receipts are put in the safe overnight and deposited in the bank the next day. Deposits are made daily.

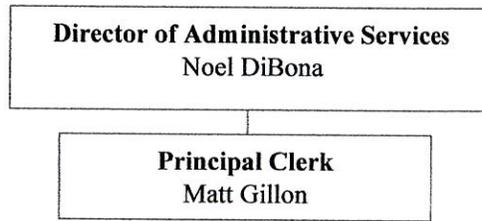
The organization table is presented below.



The Administrative Head Clerk also keeps staff attendance records (on paper) and submits data to Register’s office for payroll and attendance/leave purposes. There is an individual calendar sheet for each employee. The Recording and Data Processing Departments believed they are understaffed.

PLAN ROOM

The Plan Room consists of two individuals, the Director of Administrative Services and a principal clerk. The Plan Room spends about 80% of their time scanning plans and uploading to Browntech, putting plans in plan books, and about 20% microfilming plans.



Plans come in like any other document, over the counter or by mail / shipper. They are scanned, printed then, stamped, entered into the plan books and uploaded to Browntech. Special large format scanners and printers are needed. Each plan is microfilmed as part of this process. The Plan Room also prints plans that are being purchased by interested parties.

The Director of Administrative Services’ main job is managing the receiving, entering, and verifying of plans. His job duties include monitoring newspaper clippings for the Register of Deeds. The Register of Deeds has articles and press releases in local newspapers and online news such as Patch. These news articles are part of outreach. The Director of Administrative Services keeps track of what appears in the newspapers and keeps the Register of Deeds informed of what’s published, any errors, etc. He also does customer service for plans. He does not go out to city and town halls but hopes to in the future.

The Plan Room compiles digital books of plans. The Plan Room does not have a backlog. Thus, they are called to sub in for other departments when there are absences.

1. DOCUMENTS PROCESSED STATISTICS

Norfolk County Total Documents

As noted in this section of the Report, the Registry processes many documents. We have summarized the number of recorded land, registered land and plan documents processed by Norfolk County as reported by the Register for fiscal years 2017 through 2021 as shown on the following table.

			Total	Land	Registered	Plan
FY	% Increase	# Increase	Documents	Documents	Documents	Documents
FY21	28.8%	46,204	206,444	173,657	31,636	1,151
FY20	17.2%	23,567	160,240	134,571	24,674	995
FY19	-4.8%	(6,825)	136,673	114,416	21,067	1,190
FY18	-10.7%	(17,202)	143,498	120,292	22,142	1,064
FY17			160,700	134,681	25,027	992

Total documents processed decreased from 160,700 in FY 2017 to 143,498 in FY 2018 to 136,673 in FY 2019, then increased back to FY 2017 levels in FY 2020 and increased by 29% from FY 2020 levels to over 200,000 documents in FY 2021.

We have compared the number of recorded land, registered land and plan documents processed by Norfolk County for fiscal years 2017 through 2021 to 13 other counties in the State as shown on the following table. The State registry data were provided by the Secretary of State's Office. We did not receive transactional data from Bristol and Plymouth Counties.

#	Registry	# Documents Processed			# Staff	Transactions Per Staff		
		FY 21	FY 20	FY19		FY 21	FY 20	FY19
1	Worcester South	187,785	152,057	134,392	28	6,707	5,431	4,800
1	Middlesex South	341,036	254,024	224,433	51	6,687	4,981	4,401
1	Hampshire	32,819	28,116	25,604	6	5,470	4,686	4,267
1	Middlesex North	85,062	67,692	59,203	14	6,076	4,835	4,229
1	Suffolk	158,274	129,332	119,725	30	5,276	4,311	3,991
1	Essex South	181,712	145,795	127,423	33	5,506	4,418	3,861
1	Norfolk	206,444	160,240	136,673	45	4,588	3,561	3,037
1	Worcester North	28,735	24,356	22,945	8	3,592	3,045	2,868
1	Hampden	95,369	81,246	80,468	32	2,980	2,539	2,515
1	Essex North	47,584	37,817	33,633	15	3,172	2,521	2,242
1	Berkshire Middle	20,366	17,209	17,748	8	2,546	2,151	2,219
1	Franklin	16,373	14,004	13,918	8	2,047	1,751	1,740
1	Berkshire North	8,726	7,578	7,493	6	1,454	1,263	1,249
1	Berkshire South	7,291	4,922	4,592	4	1,823	1,231	1,148
14	Average	101,255	80,313	72,018	21	4,137	3,337	3,040

The number of documents processed are the number of recorded land, registered land and plan documents. The number of staff is the total staffing of the Registry, all positions, based on the FY 2022 budget; Norfolk County staffing is based on the tables of organization presented in this Report.

Findings

- Norfolk County ranked in the middle for transactions per staff for FY 2021, FY 2020, and FY 2019, ranking seventh of fourteen registries for all three years.
- Norfolk County processed more documents than the average documents processed for FY 2021 and FY 2020, less for FY 2019.

- Norfolk County had the second largest number of documents processed in FY 2021, 206,444, compared to South Middlesex at 341,036. This is true for FY 2020 and FY 2019.
- Worcester South, Middlesex South, Hampshire, Middlesex North, Suffolk and Essex South all have achieved greater transactions per staff compared to Norfolk County.

County Comparison Salaries

When looking at annual FY 2022 salaries, Norfolk County is the highest of the 14 counties at over \$3.194 million as shown on the following table. Note that the number of staff and salaries (FY 2022) are applied to FY 2021, FY 2020 and FY 2019 statistics.

#	Registry	# Documents Processed			# Staff	Annual Salary	Salaries Per Document		
		FY 21	FY 20	FY19			FY 21	FY 20	FY19
1	Berkshire North	8,726	7,578	7,493	6	\$ 328,793	\$ 38	\$ 43	\$ 44
1	Berkshire South	7,291	4,922	4,592	4	\$ 241,923	\$ 33	\$ 49	\$ 53
1	Franklin	16,373	14,004	13,918	8	\$ 459,768	\$ 28	\$ 33	\$ 33
1	Berkshire Middle	20,366	17,209	17,748	8	\$ 517,399	\$ 25	\$ 30	\$ 29
1	Essex North	47,584	37,817	33,633	15	\$ 970,890	\$ 20	\$ 26	\$ 29
1	Hampden	95,369	81,246	80,468	32	\$ 1,877,257	\$ 20	\$ 23	\$ 23
1	Worcester North	28,735	24,356	22,945	8	\$ 446,285	\$ 16	\$ 18	\$ 19
1	Norfolk	206,444	160,240	136,673	45	\$ 3,194,818	\$ 15	\$ 20	\$ 23
1	Suffolk	158,274	129,332	119,725	30	\$ 2,094,881	\$ 13	\$ 16	\$ 17
1	Essex South	181,712	145,795	127,423	33	\$ 2,214,521	\$ 12	\$ 15	\$ 17
1	Hampshire	32,819	28,116	25,604	6	\$ 387,912	\$ 12	\$ 14	\$ 15
1	Middlesex North	85,062	67,692	59,203	14	\$ 991,760	\$ 12	\$ 15	\$ 17
1	Worcester South	187,785	152,057	134,392	28	\$ 1,723,053	\$ 9	\$ 11	\$ 13
1	Middlesex South	341,036	254,024	224,433	51	\$ 2,895,276	\$ 8	\$ 11	\$ 13
14	Average	101,255	80,313	72,018	21	\$ 1,310,324	\$ 19	\$ 23	\$ 25

Findings

- Norfolk County had the second largest number of staff in FY 2021, 45, compared to South Middlesex at 51.
- On a salaries per document processed basis, Norfolk County is the 8th highest of the 14 counties as shown on the previous table.
- Further, as the number of documents processed in Norfolk County increased steadily from FY 2019 to FY 2021, the salaries per document decreased from \$23 per document in FY 2019 to \$15 per document in FY 2021. Note that substantially all counties saw similar results. Norfolk County's salaries per document processed is lower than the state wide average for all three years.
- Worcester South, Middlesex South, Hampshire, Middlesex North, Suffolk and Essex South all have achieved lower salaries per document processed than Norfolk County.

County Comparison Upper Management

The Secretary of State's Office also provided comparative data on County upper management, defined as assistant registrars, land court technical assistants, and information technology, excluding the Register of Deeds and clerical / administrative staff as shown on the following table. These data are based on the FY 2022 budgets.

Registry	FY22 Budget	# Staff	FY 22 Salary	1st Asst Register	2nd Asst Register	3rd Asst Register	Land Ct Tech Asst	Info Tech	Total
Norfolk	\$ 3,778,993	45	\$ 3,194,818	1	1		1	2	5
Hampden	\$ 1,946,784	32	\$ 1,877,257	1	1	1	1		4
Suffolk	\$ 2,223,820	30	\$ 2,094,881	1	1		1		3
Essex South	\$ 2,957,111	33	\$ 2,214,521	1	1		1	1	4
Worcester South	\$ 2,323,536	28	\$ 1,723,053	1			1	1	3
Middlesex South	\$ 3,737,306	51	\$ 2,895,276	1	1			1	3
Berkshire Middle	\$ 481,419	8	\$ 517,399	1			1		2
Franklin	\$ 648,216	8	\$ 459,768	1					1
Essex North	\$ 1,302,447	15	\$ 970,890	1					1
Worcester North	\$ 713,500	8	\$ 446,285	1					1
Hampshire	\$ 825,265	6	\$ 387,912	1					1
Middlesex North	\$ 1,230,811	14	\$ 991,760						
Berkshire North	\$ 279,488	6	\$ 328,793						
Berkshire South	\$ 237,453	4	\$ 241,923						

Findings

Norfolk County ranks:

- First in the number of upper management positions at five, the next highest, Hampden County and Essex South, have four.
- First in total budget.
- First in total salaries.
- Second in staff at 45.
- First in information technology staff at two, higher than any other county. We note that the Registry has a part-time IT person and one person on a personal services contract in addition to the two IT persons identified above.

Volumes of Documents Processed

The following table presents the volume of documents processed for the registries with a minimum of 100,000 documents processed in FY 2021.

#	Registry	# Documents Processed			# Staff	Annual Salary	Salaries Per Document		
		FY 21	FY 20	FY19			FY 21	FY 20	FY19
1	Middlesex South	341,036	254,024	224,433	51	\$ 2,895,276	\$ 8	\$ 11	\$ 13
1	Norfolk	206,444	160,240	136,673	45	\$ 3,194,818	\$ 15	\$ 20	\$ 23
1	Worcester South	187,785	152,057	134,392	28	\$ 1,723,053	\$ 9	\$ 11	\$ 13
1	Essex South	181,712	145,795	127,423	33	\$ 2,214,521	\$ 12	\$ 15	\$ 17
1	Suffolk	158,274	129,332	119,725	30	\$ 2,094,881	\$ 13	\$ 16	\$ 17

Findings

- When looking at the volume of documents processed, Norfolk County ranks the highest for salaries per document for registries processing over 100,000 documents in FY 2021 at \$15 salaries per document as shown on the previous table.
- Middlesex South which processed over 100,000 more documents in FY 2021 ranks far lower than Norfolk County at \$8 salaries per document. The same is true for FY 2020 and FY 2019.
- All three other registries, Worcester South, Essex South and Suffolk have achieved lower salaries per document than Norfolk County for each of the three fiscal years.
- We noted earlier that Norfolk County experienced a 29% increase in documents processed in FY 2021 compared to FY 2020 and a 17% increase in documents processed in FY 2020 compared to FY 2019. Other counties experienced similar results.

#	Registry	% Increase	Increase	% Increase	Increase	Documents Processed		
		FY21/20	FY21/20	FY20/19	FY20/19	FY 21	FY 20	FY19
1	Middlesex South	34.3%	87,012	13.2%	29,591	341,036	254,024	224,433
1	Norfolk	28.8%	46,204	17.2%	23,567	206,444	160,240	136,673
1	Worcester South	23.5%	35,728	13.1%	17,665	187,785	152,057	134,392
1	Essex South	24.6%	35,917	14.4%	18,372	181,712	145,795	127,423
1	Suffolk	22.4%	28,942	8.0%	9,607	158,274	129,332	119,725
#	Average	26.1%	20,942	11.5%	8,296	101,255	80,313	72,018

Recommendation

There are many statistics presented in this section. The number of documents processed ranges widely among the 14 registries analyzed. Many of the registries are not facing the volumes of documents that Norfolk County is experiencing and thus may not have the benefit of economies of scale. However, when Norfolk County is compared to the counties that process large volumes of documents, other counties are more efficient in processing those documents. How can these counties achieve greater processing efficiencies than Norfolk County?

We recommend that Norfolk County further benchmark itself to Middlesex South, Worcester South, Essex South and Suffolk counties to determine why these counties can process documents more efficiently. These counties outperform Norfolk County in several areas analyzed. Benchmarking can provide further insights and understanding beyond the results of this study. It can be a valuable learning experience. The benchmarking exercise should start with Middlesex

South as they process far more documents than Norfolk County with greater efficiencies in each of the three years analyzed.

REGISTRY RECEIPTS

Deeds Excise – The deeds excise is a fee that is paid on top of transaction fees consistent with MGL Chapter 64D Section 1, The fee schedule is:

- Exceeds one hundred dollars and does not exceed five hundred dollars, \$1.00
- For each additional five hundred dollars or fractional part thereof, \$2.00

The tax imposed is paid by the person who makes or signs the deed, instrument or writing, or for whose benefit the same is made or signed.

The State receives 89.375% of these receipts and Norfolk County receives the balance of 10.625%. Of the latter amount, the County receives no more than 60% and the Registry receives no less than 40%, which is to be used for Registry expenditures for offset Registry expenditures for that year. The Registry turnovers to the Treasury provide the total amount collected for each day of the month. The Registry brings over their ledger book. Treasury signs off on the receipts on the last page of the ledger book for that month. All deeds excise is tracked as general revenue. Treasury tracks the Registry share (40%) and what must be applied toward their share.

The County pays through the mandate any remain expenditures, 102.5% of what the Registry spent the previous year. The County uses Registry money first, then County money to cover the remaining Registry expenditures. Any balance reverts to the County's general fund.

The County pays through the mandate any remain expenditures, 102.5% of what the Registry spent the previous year. The County uses Registry money first, then County money to cover the remaining Registry expenditures. Any balance reverts to the County's general fund.

Transaction Fees – Land court and Registry fees that are paid go to the County through the Registry at the end of every month. Fees are paid at the counter when filing a deed or any other document. The State sets transaction fees based on the schedule on the next table. The Registry reports the total for the month and breaks out land court and Registry fees separately. The Registry also provides cumulative monthly totals for the fiscal year. For example, the August report will show August and July monthly totals and a running total for the two months.

County Share Online Fees – Individuals pay on-line fees to print a Registry document. Individuals do not need to pay a fee to look up a document on-line. These fees were split 50/50 between the Registry and the County. For the FY 2022 budget, the County Commissioners voted 100% of the fee's revenue is County revenue. The Registry reports the total for the month and provides Treasury with a check for the County share. Treasury sees the monthly total and the daily totals for all on-line fees. These receipts are general fund revenues.

Registry Tech - The Registry receives money from the State for technology improvements. The Registry provides Treasury with a running total sheet. The Registry turns over the cash when the Registry wants to spend the funds. The Registry sends the check with a letter asking to increase an expense line item by the same amount. Treasury receives and deposits the check, credits the

Registry tech fund, and increases the line-item appropriation. The Registry spends money on technology improvements (computers, servers, etc.).

Postage (54D) –The Postage Fund records interest earned on Deeds excise on 100% share of what is in the account before the money is turned over. The Registry keeps these funds and reports them monthly to the Treasury. Treasury records an accounts receivable but does not receive the cash.

The Treasurer’s office reconciles bank statements to the bank monthly, except for the Registry bank accounts. The County Accountant reconciles cash to the general ledger and signs off on the reconciliations.

Registry receipts (revenue) over the past five fiscal years are presented on the following table.

Fund	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Deeds Excise Tax - Registry Share	1,762,126	1,681,056	1,701,734	1,674,506	2,312,780
Registry Tech Fund	850,000	700,000	401,020	250,000	310,000
Registry 64D Fund	3,305	3,424	3,761	3,688	4,707
Registry Postage Account	138,575	122,631	114,935	133,583	175,421
Registry Share Computer Access Fund	387,928	319,803	309,882	166,953	142,792

Registry fund balances are presented on the following table.

Fund	FY Ending Balances				
	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Deeds Excise Tax - Registry Share	3,332,956	4,094,863	4,482,345	4,441,258	4,264,982
Registry Tech Fund	912,896	696,572	276,508	294,735	558,541
Registry 64D Fund	281,604	285,028	288,788	292,476	297,183
Registry Postage Account	114,322	186,954	196,519	180,101	355,522
Registry Computer Access Fund	387,928	319,810	309,888	166,953	309,745
Registry of Deeds Reserve Fund	221,320	176,292	283,164	94,048	90,496

REGISTRY FUNDS COMPARATIVE

Deeds Excise and Registry Fees

Massachusetts General Law Chapter 64D requires counties to collect an excise tax on all deeds for the conveyance of any land, tenements or other realty sold. Pursuant to the statute, said excise tax is allocated between the County and the Commonwealth of Massachusetts 10.63% to 89.37%, respectively. The County’s share is required to be allocated between the registry of deeds and other county operations 40% and 60%, respectively. The County is required to remit the State’s share monthly along with other fees collected upon recording of other instruments and documents at the Registry.

Equipment and Technology Fund

The Registry Equipment and Technology Fund consists of amounts specified in and collected under Section 41 of Chapter 36 of the Massachusetts General Laws. These funds are restricted for purchases related to registry information systems and equipment.

We compiled Deeds Excise and Equipment fund balance data from the FY 2009, FY 2014 and FY 2019 audited financial statements for Norfolk, Bristol and Plymouth counties as shown on the following table. Other Registry fund balance accounts were not reported for Plymouth and Bristol counties. Plymouth County financial statements did not include certain accounts and activity pertaining to the Register of Deeds. Thus, the Deeds Excise Fund Balance for the three years and the Equipment and Technology fund balance for FY 2009 were not reported in the Plymouth financial statements. Note that the audited numbers may vary from other numbers reported due to the basis of reporting.

Description	FY 2019	FY 2014	FY 2009
Norfolk County			
Deeds Excise Fund Balance	\$ 4,744,203	\$ 1,606,467	\$ 1,497,031
Technology Fund Balance	\$ 276,508	\$ 2,956,411	\$ 894,547
Budget Expenditures	\$ 3,957,262	\$ 3,188,684	\$ 3,297,320
Deeds Excise % of Budget	119.9%	50.4%	45.4%
Technology % of Budget	7.0%	92.7%	27.1%
Bristol County			
Deeds Excise Fund Balance	\$ 2,496,104	\$ 1,809,520	\$ 2,335,456
Technology Fund Balance	\$ 2,335,493	\$ 1,087,532	\$ 577,975
Budget Expenditures	\$ 3,334,214	\$ 3,024,983	\$ 2,707,028
Deeds Excise % of Budget	74.9%	59.8%	86.3%
Technology % of Budget	70.0%	36.0%	21.4%
Plymouth County			
Deeds Excise Fund Balance			
Technology Fund Balance	\$ 1,385,438	\$ 2,111,640	
Budget Expenditures	\$ 2,248,587	\$ 2,578,091	\$ 2,871,545
Deeds Excise % of Budget			
Technology % of Budget	61.6%	81.9%	

2. Deeds Excise and Equipment and Technology Fund Balances

Findings

Norfolk County's Deeds Excise fund balance has grown substantially since FY 2009. The percent of fund balance to its budget has also increased correspondingly. The FY 2019 fund balance is excessive (a) compared to the other counties and (b) compared to GFOA's best practice for having a fund balance to operating budget ratio of 15%. Norfolk County's Technology fund balance has fluctuated over the years. Its FY 2019 fund balance as a percent of budget is lower than the other two counties and falls within GFOA's standard.

Recommendation

The Register of Deeds should spend down the Deeds Excise fund balance to a more acceptable level.

DOR REPORTING

The Registry prepares monthly reports using the Department of Revenue Excise and Licensing Bureau Reporting form. We have reviewed these reports from FY 2017 – 2021 and have summarized the last three years on the following table. These reports must be filed not later than the 10th of the month following that for which report is made.

		FY 2019	FY 2020	FY 2021	FY 2019 - 21 Totals	FY 2019 - 21 Average				
PART A. Documentary Stamp Sales		Amount	Amount	Amount	Amount	Amount				
1 Sales Total		\$47,942,111	\$50,294,768	\$66,504,815	\$164,741,694	\$54,913,898				
2 Adjustments and Damaged Stamps		\$ -	\$ -	\$ -	\$ -	\$ -				
3 Net Sales (Line 1-2)		\$47,942,111	\$50,294,768	\$66,504,815	\$164,741,694	\$54,913,898				
4 Less: County Deeds Excise Fund (10.625% of Line 3)		\$ 5,093,849	\$ 5,343,819	\$ 7,066,137	\$ 17,503,805	\$ 5,834,602				
5 Less: Supplemental County Deeds Excise Fund		\$ 81	\$ 3,787,549	\$ 1,922,504	\$ 5,710,134	\$ 1,903,378				
6 Total Amount deposited to County Deeds Excise Fund (4+5)		\$ 6,903,645	\$ 7,208,864	\$ 8,988,641	\$ 23,101,150	\$ 7,700,383				
7 Net Amount of Deeds Excise Remitted to State (3-6)		\$41,038,466	\$43,085,904	\$57,516,175	\$141,640,545	\$47,213,515				
Part B. Community Preservation Act Surcharges	#		#	# \$ -	#	#				
8 Transactions processed Subject to \$50 Surcharge	110,828	\$ 2,854,240	111,168	\$ 6,508,570	176,939	\$11,564,550	398,935	\$ 20,927,360	687,042	\$ 6,975,787
9 Transactions processed Subject to \$25 Surcharge	12,619	\$ 155,750	10,776	\$ 296,420	15,425	\$ 477,925	38,820	\$ 930,095	65,021	\$ 310,032
10 Total of Surcharges Collected (Lines 8 plus 9)		\$ 3,009,990	\$ 6,804,990	\$12,042,475	\$ 21,857,455	\$ 7,285,818				
11 Transactions Not Subject to Surcharge	12,039		10,206	11,483	33,728	55,417				
Part C. State Recording Fees										
12 State Portion of Recording Fees: Land Court		\$ 1,248,117	\$ 1,614,599	\$ 2,214,319	\$ 5,077,035	\$ 1,692,345				
13 State Portion of Recording Fees: Recorded Land		\$ 8,302,660	\$10,419,406	\$14,079,396	\$ 32,801,461	\$10,933,820				
14 Total State Portion of Recording Fees (Line 12 plus 13)		\$ 9,550,777	\$12,034,005	\$16,293,715	\$ 37,878,497	\$12,626,166				
Part D. Remittance to State										
15 Net amount of Deeds Excise Remitted to State (From line 7)		\$41,038,466	\$43,085,904	\$57,516,175	\$141,640,545	\$47,213,515				
16 Community Preservation Surcharges (From line 10)		\$ 3,009,990	\$ 6,804,990	\$12,042,475	\$ 21,857,455	\$ 7,285,818				
17 State Portion of Recording Fees (From Line 14)		\$ 9,550,777	\$12,034,005	\$16,293,715	\$ 37,878,497	\$12,626,166				
18 Total Amount Due (Add of Lines 15 through 17)		\$53,599,233	\$61,924,899	\$85,852,364	\$201,376,496	\$67,125,499				

Return must be filed not later than the 10th of the month following that for which return is made.

* Changed from \$20 to \$50 for FY 2021

** Changed from \$10 to \$20 for FY 2021

Community Preservation Surcharge transactions not reported for December 2019 and January 2020 (FY 2020).

3. DOR Reporting

Findings

1. In each of the last three years these reports were signed by the Register by the 10th day of the following month.
2. We note that the Community Preservation Surcharge transactions were not reported for December 2019 and January 2020 (in FY 2020).
3. Registry receipts reported to the state over the three-year period grew substantially as follows:

Description	FY 2019 / 2021 Increase	
	Amount	Percent
Total Amount deposited to County Deeds Excise Fund	\$ 2,084,996	30.2%
Net amount of Deeds Excise Remitted to State	\$ 16,477,709	40.2%
Community Preservation Surcharges	\$ 9,032,485	300.1%
State Portion of Recording Fees	\$ 6,742,938	70.6%
Total Amount Due	\$ 32,253,132	60.2%

4. Plan Room Organization

Finding

The plan room operation is very similar to the Scanning department’s operation with the only difference being that the Plan Room handles plans and Scanning handles normal size documents.

The Plan Room has one administrator, Director of Administrative Services supervising one Principal Clerk.

The Plan Room’s Director of Administrative Services has a secondary role, away from the Plan Room, monitoring press clippings for the Registry. He has experience in public relations in his previous position with the Norfolk Sheriff’s Department.

Recommendation

We recommend that the Plan Room, as a department, be eliminated and merged into Scanning. The Plan Room Principal Clerk would become part of the Scanning staff under the Head Administrative Clerk of Scanning. Given that the Plan Room does not have a backlog and Scanning does, the Plan Room Principal Clerk can help reduce the backlog.

We recommend that the Plan Room’s Director of Administrative Services be reassigned to the Customer Service department where his clipping’s role and public relations expertise may better fit. This would allow for elimination of a management position in Customer Service.

5. Customer Service

Finding

Customer Services performs community outreach, to inform Norfolk County residents of the services provided by the Register of Deeds. Customer Services is considered the “face” of the Registry with the mission to provide accurate, courteous and prompt customer service. In a normal year, they spend about 80% of their time on community outreach and about 20% of their time servicing customers at the Registry, answering phone calls and responding to mail and email requests. Customer Services visits each of its member community’s town or city hall at least once

Recommendation

We recommend the Director of Customer Services and the Assistant County Director discuss the coordination of the Register's community outreach initiatives with the County's regional services efforts.

6. Lack of Printers**Finding**

Scanning lacks printers. There are four people sharing one printer. Many times, printed copies are intermingled with other documents which causes inefficiencies.

Recommendation

We recommend the Register procures printers to provide a more efficient way of printing documents.

7. Document Verification is 6 to 8 Weeks Behind**Finding**

The initial recording is current. All documents received must be recorded on the day received. Scanning is performed on day 2, All documents must be scanned by day 2. Verification currently takes 6 to 8 weeks to complete that process. As of this writing, documents scanned on August 2, 2021, were being verified.

Recommendation

We recommend the Register develop a plan to address the verification backlog.

8. Reporting Relationships**Finding**

Reporting relationships are generally clear at the department level. Reporting relationships between departments to upper management is not as clear, particularly with reporting to the First and Second Assistant Registers.

Recommendation

We recommend the Register publish a table of organization that provides clear reporting relationships.

9. Operational Review Issues**Finding**

We issued 46 Job Analysis Questionnaires (JAQs) to Registry staff. We received 16 completed JAQs, a 35% return rate, far below our normal 80% response rate in other operational reviews we conducted. We rely on the JAQ to provide critical employee input to the operational review process. We wonder why the response rate was so low. From the input we have received, we

sense a degree of staff dissatisfaction, an atmosphere of micromanagement where there is little incentive to perform well. Nonetheless, critical staff input was not obtained in this department.

We also note that different managers have different FY 2022 salaries, with different spans of control. For example,

- The Director of Support Services (Customer Services) earns about \$87,600 and supervises two clerks.
- The Scanning Head Administrative Assistant earns about \$61,000 and supervises three clerks.
- The Head Administrative Assistant (Land Court) earns about \$69,800 and supervises nine clerks.
- The Head Administrative Assistant (Recording and Data Processing) earns about \$79,000 and supervises 15 clerks.
- The Director of Administrative Services (Plan Room) earns about \$89,400 and supervises one clerk.
- In addition, the Registry of Deeds consists of many clerical positions including:
 - Head clerk
 - Principal clerk
 - Senior clerk
 - Head Administrative clerk
- Norfolk county salaries are generally higher than Bristol and Plymouth counties.

Recommendation

We recommend an independent study be conducted to look at individual performance, and Registry staff morale and satisfaction to see if this is a systemic issue or expressions of a few disgruntled employees. This study should also look at classification issues to address the salary, span of control noted above.

SUMMARY

The Registry processes an incredible number of documents and generates significant revenues for the County. The housing market and low interest rates have resulted in larger volumes of documents particularly deeds and refinancing. The tables of organization are not necessarily clear particularly the reporting relationships to upper management. Registry salaries, staffing, and management positions are higher than most if not all other registries analyzed. Document processing results are lower than other registries based on several metrics. The Registry and the County would benefit from a classification and benchmarking analysis as described herein.