



# How Publicly Available Data Is Being Used Alongside Private Sector Information?

Presentation to the Association of Public Data Users Annual Conference ,  
Crystal City, VA.  
September 2015.

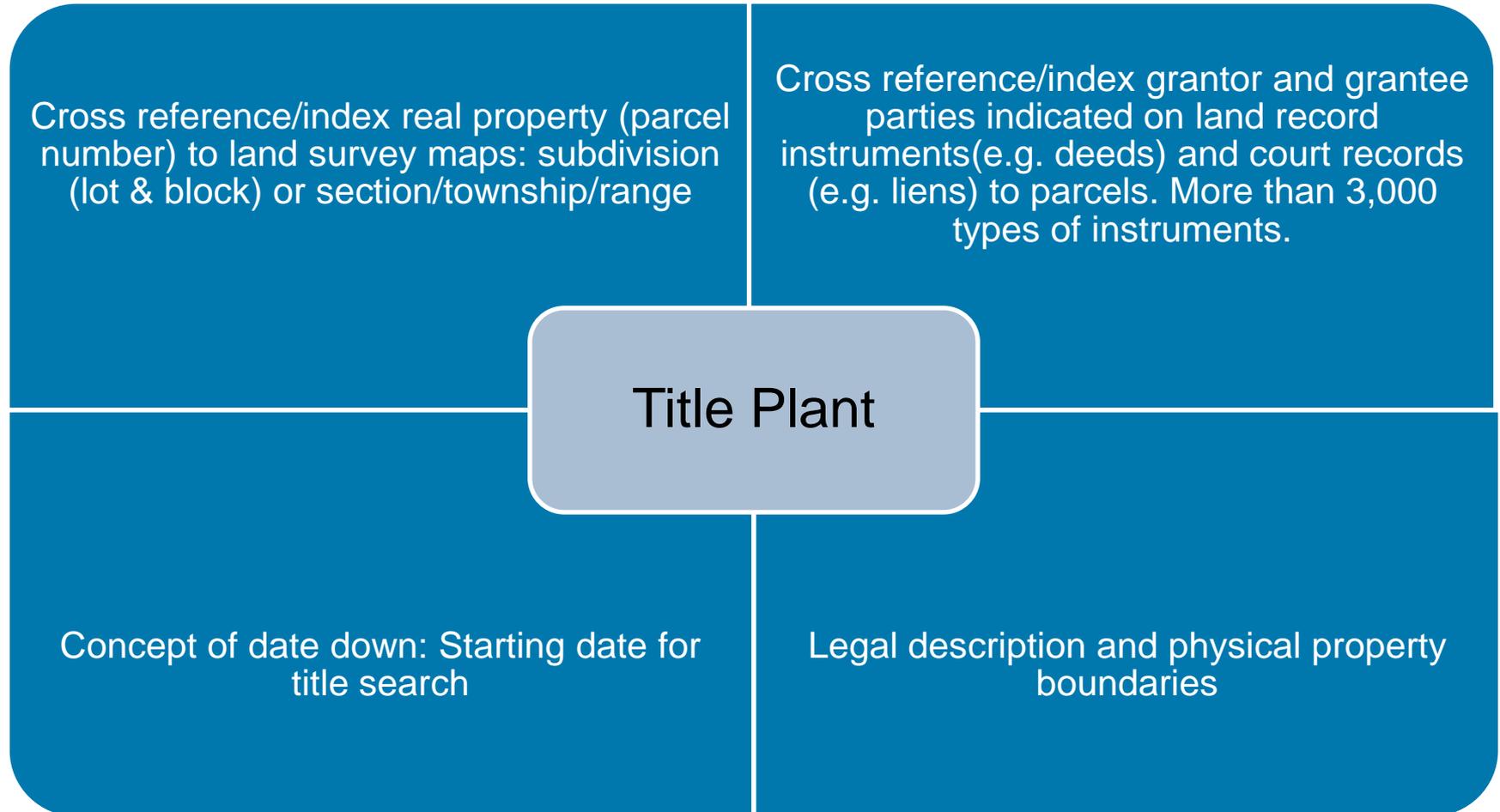
# Context

- The Freedom of Information Act (FOIA) is a law that gives you the right to access information from the federal government – with some caveats, of course.
- All 50 states also have Public Records laws.
- US is in a unique position and blessed with having a wealth of data made available to private individuals and organizations.
- Data theme determines the complexity, effort and cost involved in compiling Public Records.
- Two examples to demonstrate how private sector taps into Public Record sources:
  - Title insurance / real property databases
  - Real property insurance: premium determination for building structures that could be impacted by natural hazards.

# Example 1: What does a title insurance company do?

- Insures free and clear title transfer of real property.
- Insurers rely on title plants, aka database, for information on land record instrument recordings against a property and parties involved in the transaction.
- Two sources of public information: land records and court records.
- A very expensive proposition – hence there are only 500 or so jurisdictions with fully indexed title plants. For the rest, services of abstractors are utilized.
- Title plants have tabular data as well as images of recorded documents indexed by name and real property.

# Nuts and Bolts of Title Plants



# Real Property Instrument Indexing



**Duval County Public Records Search Engine**

Result Row: < Prev 13 of 2751 Next >

Instrument # < Prev 2010138054 Next >

Document Navigation by Pages:  
 < Previous Document - Next Document >

Booktypes: Official Records ▾

Book: 15276 Page: 346 Jump To

Document Type:	(DEED) DEED
Record Date :	6/15/2010 3:07:08 PM
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Grantee:	ROSA PABLO ETAL GONZALEZ ABETHELIZ ETAL
Book Type:	OR
Book / Page:	15276 / 346
# of Pages:	2
Consideration:	140,000.00
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## Warranty Deed

**This Warranty Deed** made this 28th day of May, 2010 between Walker Residential Holdings, LLC, a Florida limited liability company, whose address is 1096 Ingleside Ave., Jacksonville, FL 32205, grantor, and Pablo Rosa and Abetheliz Gonzalez, husband and wife, whose address is 4534 Royal Ave., Jacksonville, FL 32205, grantee:

(Whenever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

**Witnesseth**, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Duval County, Florida to-wit:

**Lot 97, Block 90, Replat of Part of Murray Hills Heights, according to the map or plat thereof, as recorded in Plat Book 5, Page 86 and 86A, of the Public Records of Duval County, Florida.**

**Parcel Identification Number: 062198-0000**

**Subject** to covenants, easements and restrictions of record, if any.

**Together** with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

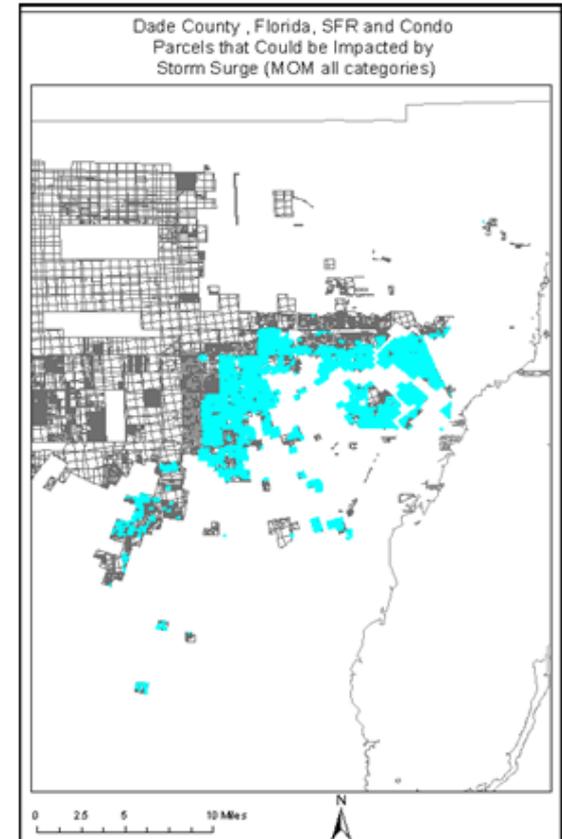
**To Have and to Hold**, the same in fee simple forever.

**And** the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to **December 31, 2009**.

# Example 2: Gauge potential impact of storm surge on housing stock in Dade County, FL at two spatial resolutions

- Data sources: County Assessor, NOAA and Census Bureau.
- Estimates based on ACS Census Block Group are significantly higher than those based on parcel level spatial resolution

Parcel Level (Population)	Block Group Level (Sample)
Single Family Residence and Condominium total = 415,000	Owner Occupied Housing unit total = 475,000
MOM-impact SFR & Condo = 74,000 <b>structures</b>	MOM-impact Owner-Occupied Housing = 360,000 <b>units</b>
MOM-impact Multifamily < 10 units = 3,000 <b>structures</b> & 5,500 <b>units</b>	MOM-impact Renter-occupied = 230,000 <b>units</b>
MOM-impact Multifamily ≥ 10 units = 700 <b>structures</b> & 14,000 <b>units</b>	



# Concluding Remarks

- Title insurance illustrates one of the most, if not the most, complex and resource – intensive example of utilization of public record data in the private sector.
- Interesting paradox: Title plant data increasingly treated as non-public personal information. NPI is any "personally identifiable financial information" that a financial institution collects about an individual in connection with providing a financial product or service, unless that information is otherwise ***"publicly available."***
- At the other end of the spectrum, natural hazard impact analysis represents a fairly straightforward utilization of public record data in insurance underwriting process - relatively little effort required in data compilation.