

February 14, 2023

Esteemed Chairs Kavros Degraw and Rahman,
Members of the Planning and Development Committee:

The Western Connecticut Council of Governments (WestCOG) appreciates the opportunity to comment on Raised Bill 6648, *An Act Concerning the Online Recording, Indexing and Searching of Municipal Land Records and Maps*.

WestCOG strongly **supports** this bill. Connecticut's land records system, which is effectively unchanged since colonial times, has yet to take advantage of digital technology, instead continuing to rely on the production of large volumes of paper records. In this, it creates unnecessary costs and risks for the state, its residents, and its businesses. These include:

- Inconvenient access to information. Most records may only be accessed in person, and records remain largely impervious to electronic search.
- High transaction costs. While paper records may be free to access inside a records vault, the need to travel physically to a vault, to comb through potentially hundreds of years of records (title search), to indemnify against errors in those records (title insurance), and to draw up paper records (deed preparation) create expenses that are generally passed on to property buyers in the form of closing costs.¹ These costs, which do not build home equity, can create a financial hurdle for prospective homebuyers.
- High maintenance costs. Each municipality must maintain and condition a records vault, staff that vault, and safeguard its contents against loss.
- Risk of error. Paper-based processes such as the land records system are prone to errors. Digital workflows that validate inputs, structure data, and store information in an authoritative central registry can reduce errors by orders of magnitude.
- Risk of loss. Paper land records, which are often stored at just one location, are not redundant to loss. Digital records, in contrast, may easily be backed up to multiple places.
- Missed opportunities. Land records contain a wealth of information of potential benefit not only to property buyers and sellers but also to many other stakeholders, including economic development professionals, environmental groups, scholars, and policymakers. However, leveraging the value in this information will not be feasible as long as it remains fragmented across thousands of volumes, in vaults in every city and town hall.

Bill 6648 would address these costs and risks. The bill would establish a commission to determine how the state's land records system may be moved into the digital age and develop a plan to do so, and direct the state to implement the plan. In this charge, there is ample precedent to learn from. **Many jurisdictions have completed or are completing a migration to digital land records.**

¹ In Connecticut, closing costs averaged \$8,821 in 2021, of which ca. half was not taxes or government fees. [ClosingCorp 2021 Purchase Closing Cost Report](#)

Success stories that may serve as models for Connecticut include the provinces of New Brunswick and Nova Scotia², which until recently had land records systems similar to Connecticut's but have since replaced them with online, digital registries (and permanently closed nearly all physical vaults in the process).

While Connecticut's land records system may be expensive, slow, and irresilient, it need not be so. Technology, which has positively transformed so many processes, can also transform land records. Bill 6648 would initiate this transformation, providing benefits (reduced costs, delays, errors; improved redundancy; unlocked value) to a wide range of parties with an interest in land records – including property buyers and sellers, municipalities, local taxpayers, scholars, and policymakers. For these reasons, WestCOG urges your Committee to advance Bill 6648.

Should you have questions, please do not hesitate to contact me.

Thank you for your consideration.

A handwritten signature in black ink that reads "Francis Pickering". The signature is written in a cursive, flowing style with a long horizontal stroke at the bottom.

Francis R. Pickering
Executive Director

² [Government of NS - Nova Scotia Land Registry](#)