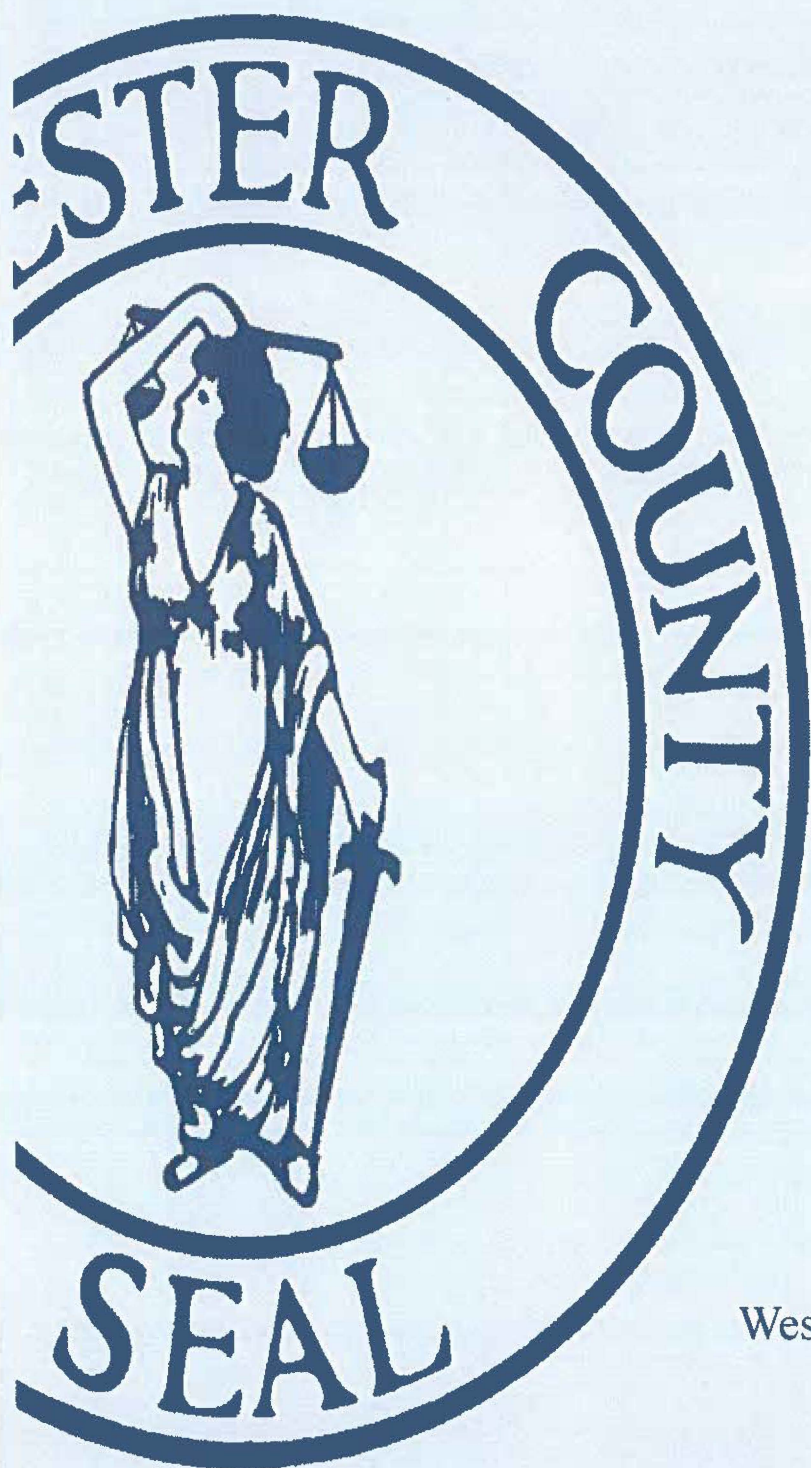


2025 Annual Report

WESTCHESTER COUNTY CLERK



Thomas M. Roach
Westchester County Clerk



WESTCHESTER COUNTY CLERK

Thomas M. Roach
County Clerk

January 30, 2026

Honorable Kenneth Jenkins
County Executive
148 Martine Avenue
White Plains, New York 10601

Honorable Members of the
Westchester County Legislature
148 Martine Avenue
White Plains, New York 10601

Honorable Colleagues:

In compliance with County Law §406, I hereby submit the Annual Report of the Westchester County Clerk for the fiscal year 2025. The duties of the County Clerk are mandated by the New York State Constitution and by federal, state and local law. These duties are carried out by dedicated staff who work diligently to serve the public.

Each service provided by the County Clerk's office impacts the lives of residents and businesses throughout the county and the nation. Deeds, mortgages, court records, judgments, business certification or incorporation records, and pistol licenses are filed and/or recorded in the Office of the Westchester County Clerk.

The Office of the Westchester County Clerk collected \$208,411,452.90 in 2025, of which \$25,151,472.12 was disbursed to the County. The expenditures for the County Clerk's office in 2025, totaling \$6,626,909.55 are offset by the \$8,101,701.70 in revenue collected.

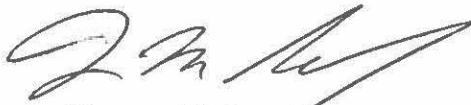
Our office collects fees on behalf of numerous federal and state agencies and has paid out the following 2025 revenue:

- \$93,917,605.61 to the New York State Department of Taxation and Finance for transfer tax
- \$35,267,114.83 to the Metropolitan Transit Authority for mortgage tax
- \$6,114,055.00 to the Unified Court System for court filing fees
- \$2,458,155.54 to the State of New York Mortgage Agency for mortgage tax
- \$1,808,551.00 to the New York State Office of Real Property Tax Services
- \$1,070,474.25 to the New York State Cultural Education Fund
- \$356,839.00 to the New York State Records Management Improvement Fund

In 2025, approximately 71% of land records such as deeds and mortgages were being submitted to the office electronically as part of a voluntary e-Recording initiative and over 95% of civil cases were commenced electronically pursuant to state mandate or voluntarily. As we enter 2026, my goals for the Office of the Westchester County Clerk are to continue to modernize services, improve digital access, and ensure that the office remains a reliable, resident-focused resource. We remain committed to improving our services while reducing costs to our residents.

As I enter the first year of my term as County Clerk, I look forward to building and maintaining strong working relationships with your respective offices as we strive to meet the needs of those we serve.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Tom Roach', written in a cursive style.

Thomas M. Roach
Westchester County Clerk

Services Provided by the Office of the County Clerk

Land Records Division

- Recording land records, including deeds, mortgages, assignments, and satisfactions
- Collection and processing of New York State mortgage and transfer taxes
- Filing of maps and local tax receipts, collection of State tax and real property forms

Legal Division

- Fee collection and filing of court records for Supreme and Westchester County courts
- Filing of UCC statements, Federal tax liens, Notices of Common Charges, and other federal liens
- Administration of Notary Public and Commissioner of Deeds licenses
- Administration of the Domestic Partnership Registry
- Filing of Business Certificates and Incorporation records from New York State
- Filing of Small Claims Assessment Review petitions
- Filing of Veterans Military Discharge papers

Licensing Division

- Processing of United States Passport applications
- Administration of Pistol Licenses
- Issuance of Westchester County Identification Cards
- Host and Administration of Oath of Allegiance to newly naturalized United States citizens
- Operation of Mobile Outreach Office to bring services to municipalities and events throughout the County

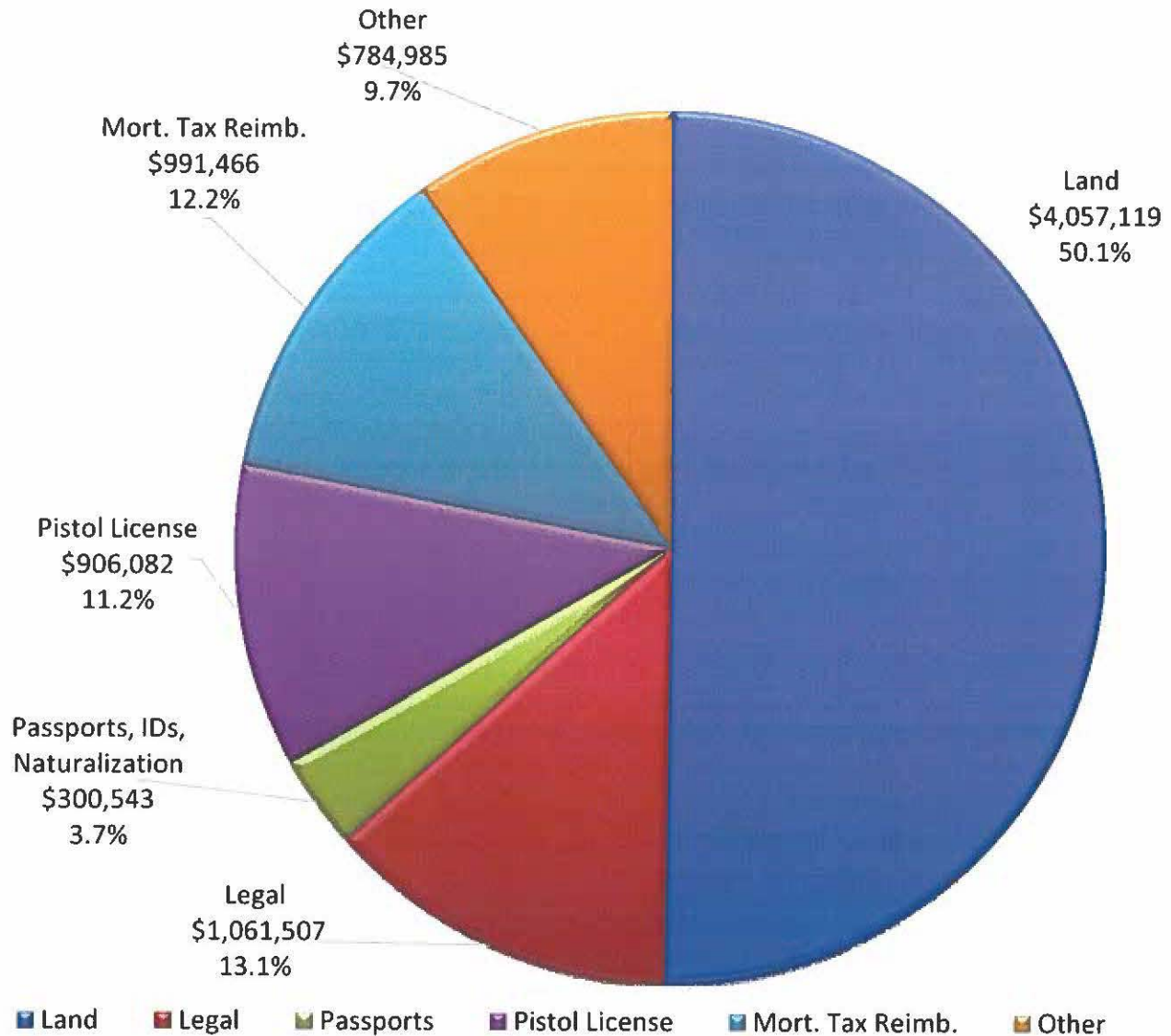
Administration

- Subscription Service for Westchester Records Online (“WRO”), access to land and legal records, foreclosure lists, judgments, and other records
- Financial Reporting to partners in federal, state and county government
- Administering and Filing of Oaths of Office
- Provision of certified copies of all recordings and filings

Initiatives & Highlights

- ***E-Filing and E-recording:*** Over 95% of civil actions are commenced electronically through the NYS electronic filing system and approximately 71% of the land record documents are currently e-recorded. Electronic recording has significantly increased the efficiency of the filing and recording and reducing manual labor. Further reduction in paper filings has resulted from the recent authorization of e-filing election law cases, special proceedings under the Mental Hygiene Law, and name change applications.
- ***Westchester County Personal Identification Card:*** The number of County Identification cards declined from 1130 in 2024 to 522 in 2025 despite the legislative removal of the certified copy of a birth certificate as a mandatory requirement. To assist in providing this service, the County ID application and guidelines are available in Spanish, Haitian Creole, Portuguese, Italian, Chinese, French, Arabic, Tagalog, Japanese, and Albanian.
- ***Naturalization:*** The County Clerk requested and received approval from the Court and U.S. Citizen and Immigration Services (USCIS) to increase the number of naturalization candidates to 100 at its monthly sessions in 2025. Although the USCIS discontinued payment of the reimbursement fee for administration of the oath, the County Clerk continued to administer the oath as the designee of the State Supreme Court Justice. In 2025, the oath was administered to 798 naturalized citizens.
- ***Mobile Community Outreach Vehicle:*** The County Clerk's Community Outreach truck had been to 36 locations in 2025. The staff accepts and reviews passport applications, answers questions about completion of renewal applications, takes passport photos, and provides notary, veterans, and business licensing services. To further meet the needs of the County's residents, the 2026 outreach services are being expanded to include assistance in accessing data in the County Clerk's online portal and certification of documents, with increased accessibility in evening and weekend hours and proactive outreach efforts.
- ***Foreclosure Data Captured and Shared:*** The Clerk's Office continues to capture information from foreclosure cases to provide County residents with the data needed to secure funds to assist municipalities and individuals impacted by the foreclosure crisis. The number of foreclosure filings and judgments slightly decreased from 722 in 2024 to 618 filings in 2025 and from 298 foreclosure judgments in 2024 to 286 in 2025.
- ***Pistol Licensing:*** By Local Law, effective December 4, 2024, license fees increased from \$10 to \$175 for new applications and recertifications, from \$3 to \$125 for amendments with restriction changes and to \$25 for amendments without restriction changes. The increase in fees has not significantly impacted the number of applications or amendments. Applications in 2024 numbered 1,703 and 1,592 in 2025; amendments went from 4,411 in 2024 to 4,085 in 2025. The Office, in conjunction with the County IT department, is working toward electronically submitting pistol license applications, recertifications, and amendments as a digital file to the County Court judges as licensing officers.

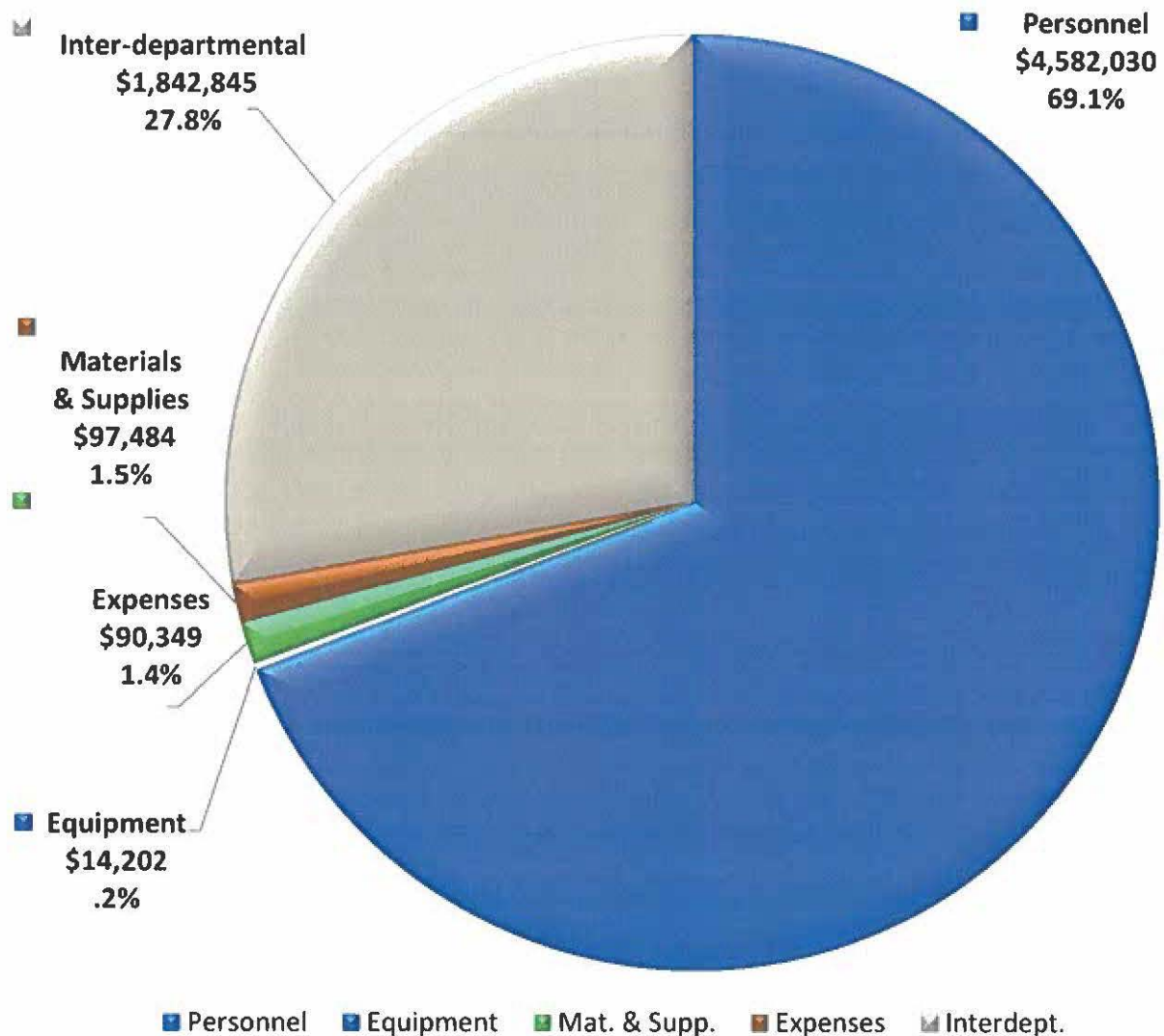
2025 REVENUE AT \$8,101,702



2025 Revenue

Fees paid in connection with the recording of land records such as deeds and mortgages make up the majority (50.1%) of our revenue. Court and legal fees provide an additional 13.1% of the revenue collected by our office. New York State reimburses us for expenses in connection with the processing of mortgage tax and this accounts for 12.2% of our revenue. Passports and pistol licenses make up 14.9%. The remaining 9.7% is comprised of equalization and assessment fees, interest income, online access to records, transfer tax revenue, public copier and overpayment of fees.

2025 EXPENSES AT \$6,626,910



2025 Expenses

Our largest expenses are personnel costs which include salaries and overtime, representing approximately 69.1% of our expenses for 2025. Interdepartmental charges represent the next largest portion of our expense budget, at approximately 27.8% of our budget funding items such as our DoIT support team, the Archives, Department of Public Works and Transportation, and the Law Department. Our general expenses, which make up approximately 1.4% of our expense budget, include items such as scanning and equipment rental. Our materials and supplies expenses continue to remain modest at approximately 1.5% and additional and replacement equipment makes up less than 1% of the budgeted expenses.

Office of the Westchester County Clerk*Total Funds Collected and Distributed for Fiscal Year Ending December 31, 2025***County Clerk Fees Collected****Land Records Division**

Recording Fees	\$4,057,119.11
Real Property Transfer Report Fee	\$129,699.00
Administrative Fee, Refund Processing	\$1,927.25
Interest	\$3,401.55

Legal Division

Filing Fees	\$966,161.10
DWI Surcharges	\$45,133.00
Criminal Fines	\$50,213.00
Interest	\$1,197.15

Licensing Division

Filing Fees	\$1,206,624.68
Interest	\$1,393.77

Other (Online Access, Copiers)

Public Copiers	\$543,790.00
Workstation/phone	\$608.50
Unclaimed funds	\$0.00
	\$7,067.70
	\$7,014,335.81

Mortgage Tax Collected**Paid to Westchester County**

Westchester County Mortgage Tax	\$17,049,770.42
Local Mortgage Tax	\$38,604,669.18
Yonkers Mortgage Tax	\$3,662,516.37
Reimbursement for Processing Costs	\$991,466.16
Interest, County Portion	\$31,283.13

Paid to Metropolitan Transit Authority

\$35,267,114.83

Paid to State of New York Mortgage Agency

\$2,458,155.54 \$98,064,975.63

New York State Real Estate Transfer Tax**Paid to Westchester County**

Recording Officer's Fee	\$12,551.75
Interest, County Portion	\$52,064.85

Paid to the Department of Taxation and Finance

\$93,917,605.61 \$93,982,222.21

Court Revenue**Paid to the Unified Court System**

\$6,114,055.00

Records Management Improvement Fund

Collected from Court Filings	\$110,029.00
Collected from Land Records Filings	\$246,810.00

Cultural Education Fund

Collected from Court Filings	\$330,044.25
Collected from Land Records Filings	\$740,430.00
	\$1,427,313.25

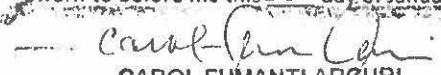
Equalization and Assessment**Paid to the New York State Office
of Real Property Tax Services**

\$1,808,551.00

Total Collected and Disbursed:**\$208,411,452.90**

State of New York: County of Westchester

Thomas M. Roach, being duly sworn, states that he is the County Clerk of Westchester County; and that to the best of his knowledge and belief the foregoing is a full and true statement of funds received by the Office of the County Clerk.

Sworn to before me this 30th day of January 2026
Thomas M. Roach
CAROL FUMANTI ARZURI
Notary Public, State of New York
No. 07AR4665201
Qualified in Westchester County
Commission Expires 09/30/2026

Land Records Division - Total Funds Collected and Distributed for Fiscal Year ending 12/31/2025

	<u>Fee</u>	<u>No Fee</u>	<u>Rec. Mgmt</u>	<u>County Share</u>
Conveyances:				
Assignment of Lease and Rents	651	0	\$12,369.00	\$53,540.00
Contract	11	0	\$209.00	\$626.00
Declaration	211	45	\$4,009.00	\$19,857.00
Dedication	1	0	\$19.00	\$41.00
Deed	14,705	12	\$279,034.00	\$625,099.00
Deed Agreement	216	1	\$4,104.00	\$15,897.50
Deed, Correction	0	0	\$0.00	\$0.00
Easement	219	7	\$4,161.00	\$19,834.50
Lease Agreement	860	2	\$16,340.00	\$37,154.50
Letters of Patent	0	0	\$0.00	\$0.00
Release of Lien of Estate Tax	26	0	\$494.00	\$1,081.00
Release of Mortgage	97	0	\$1,843.00	\$4,564.00
RPT	13,234	0	\$0.00	\$132,340.00
Local transfer tax receipt	1,165	0	\$0.00	\$7,590.00
Mortgages:				
Assignment of Mortgage	3,701	7	\$70,319.00	\$151,726.50
Mortgage	12,666	38	\$240,654.00	\$1,422,368.00
Mortgage Agreement	245	7	\$4,655.00	\$23,598.00
Mortgage, Correction	66	0	\$1,254.00	\$8,156.00
Registered Agreement	1,576	2	\$29,944.00	\$262,299.00
Satisfactions of Mortgage:				
Satisfactions of Mortgage	13,530	69	\$257,070.00	\$650,050.00
Miscellaneous:				
Affidavit	0	23	\$0.00	\$0.00
Agreement	2	0	\$38.00	\$132.00
Certificate	0	0	\$0.00	\$0.00
Commitment	0	0	\$0.00	\$0.00
Judgment	5	0	\$95.00	\$275.00
Negative Pledge Agreement	1	0	\$19.00	\$41.00
Notice of Appropriation	0	51	\$0.00	\$0.00
Order	60	2	\$1,140.00	\$2,995.00
Power of Attorney	3,117	69	\$59,223.00	\$169,902.00
Power of Attorney, Revocation	1	0	\$19.00	\$31.00
Statement Identifying Property	11	69	\$209.00	\$421.00
Waiver	1	0	\$19.00	\$31.00
Other:				
Cross-References Entered	46,611	0	\$0.00	\$23,305.50
Transfer Tax Return Filing Fee	15,017	0	\$0.00	\$75,055.00
Mortgage Tax Affidavit Filing Fee	4,102	0	\$0.00	\$20,510.00
Customer Service:				
Certified Copies, Copies, Searches	2,553	0	\$0.00	\$25,369.11
Map Copies	246	0	\$0.00	\$2,172.00
Administrative Fee, Refund Processing	0	0	\$0.00	\$1,927.25
Adjustments	0	0	\$0.00	-\$2,638.50
Liens:				
Ucc Filed	7,123	0	\$0.00	\$240,700.00
Federal tax liens filed	1,521	0	\$0.00	\$60,720.00
Other Federal Liens	39	0	\$0.00	\$288.00
Notices of Common Charges	262	0	\$0.00	\$1,310.00
Certified Copies, Copies, Searches	32	0	\$0.00	\$678.00
2025 Land Records Division Total			<u>\$987,240.00</u>	<u>\$4,059,046.36</u>

Legal Division - Total Funds Collected and Distributed for Fiscal Year ending 12/31/2025

	<u>Cost</u>	<u>Fee</u>	<u>No Fee</u>	<u>State Share</u>	<u>County Share</u>
Business Certificates	\$25.00	1,001	128	\$0.00	\$25,025.00
Incorporations from NYS	Varies	5,671	34	\$0.00	\$51,634.00
Religious Corporations	\$25.00	28	0	\$0.00	\$700.00
Certified Copies	varies	11,373	0	\$0.00	\$86,540.10
Commissions	varies	361	0	\$0.00	\$1,805.00
Executions	\$5.00	265	0	\$0.00	\$1,325.00
Exemplifications	\$10.00	448	0	\$0.00	\$4,480.00
Matrimonial Dissolutions	\$5.00	2,642	2	\$0.00	\$13,210.00
Transcripts Issued	\$5.00	204	0	\$0.00	\$1,020.00
Veteran's Permits	\$0.00	0	1	\$0.00	\$0.00
Commencements (Index Numbers)	\$210.00	22,090	389	\$4,064,560.00	\$574,340.00
Foreclosure Surcharge	\$190.00	656	0	\$124,640.00	\$0.00
Judgment Transcripts Filed	\$10.00	1,494	9,528	\$0.00	\$14,940.00
Judgments Entered	\$45.00	4,310	114	\$193,950.00	\$0.00
Jury Demand	\$65.00	882	0	\$57,330.00	\$0.00
Liens/Small Liens	Varies	1,977	498	\$20,349.00	\$33,969.00
Motion	\$45.00	6,504	28	\$292,680.00	\$0.00
Note of Issue	\$30.00	4,660	18	\$139,800.00	\$0.00
Notice of Appeal	\$65.00	854	1	\$55,510.00	\$0.00
Order to Show Cause	\$45.00	2,219	114	\$99,855.00	\$0.00
Request for Judicial Intervention	\$95.00	9,583	125	\$910,385.00	\$0.00
Separation Agreement	\$5.00	17	0	\$0.00	\$85.00
Small Claims Assessment Review	\$30.00	6,364	0	\$159,100.00	\$31,820.00
Stipulation	\$35.00	10,126	3	\$354,410.00	\$0.00
Subpoenas	\$20.00	49	0	\$0.00	\$980.00
Trial De Novo	\$75.00	0	0	\$0.00	\$0.00
Criminal Fines	Varies	67	0	\$0.00	\$50,213.00
Felony Surcharge	Varies	108	0	\$30,515.00	\$0.00
Misdemeanor Surcharge	Varies	103	0	\$17,808.00	\$0.00
Violation Surcharge	Varies	28	0	\$4,286.00	\$0.00
Sex Offender Registration	\$50.00	10	0	\$500.00	\$0.00
DNA Data Bank Registration	\$50.00	161	0	\$8,050.00	\$0.00
Crime Victims Assistance Fee	Varies	220	0	\$4,995.00	\$0.00
Supplemental Sex Offender	\$0.00	7	0	\$9,000.00	\$0.00
Criminal Penalty for DWI	Varies	25	0	\$4,911.00	\$0.00
Criminal Fine for DWI	Varies	119	0	\$0.00	\$45,133.00
Sanctions	Varies	1	0	\$1,000.00	\$0.00
New Filings	\$25.00	193	0	\$0.00	\$4,825.00
Amendments	\$25.00	0	0	\$0.00	\$0.00
Terminations	\$25.00	36	0	\$0.00	\$900.00
Authentication of Notaries Public	\$3.00	15,098	0	\$0.00	\$45,294.00
Character Cards Filed	\$10.00	71	0	\$0.00	\$710.00
Character Cards Issued	\$5.00	51	0	\$0.00	\$255.00
Notary Public Renewals	\$20.00	2,949	0	\$0.00	\$58,980.00
Business Filing Report	\$20.00	0	0	\$0.00	\$0.00
Foreclosure Filing Report	\$20.00	23	0	\$0.00	\$460.00
Judgment/Lien Report	\$30.00	0	0	\$0.00	\$0.00
Other Filings & Services	Varies	2,027	0	\$19.25	\$13,212.00
Adjustments					-\$348.00
2025 Legal Division Total				<u>\$6,553,653.25</u>	<u>\$1,061,507.10</u>

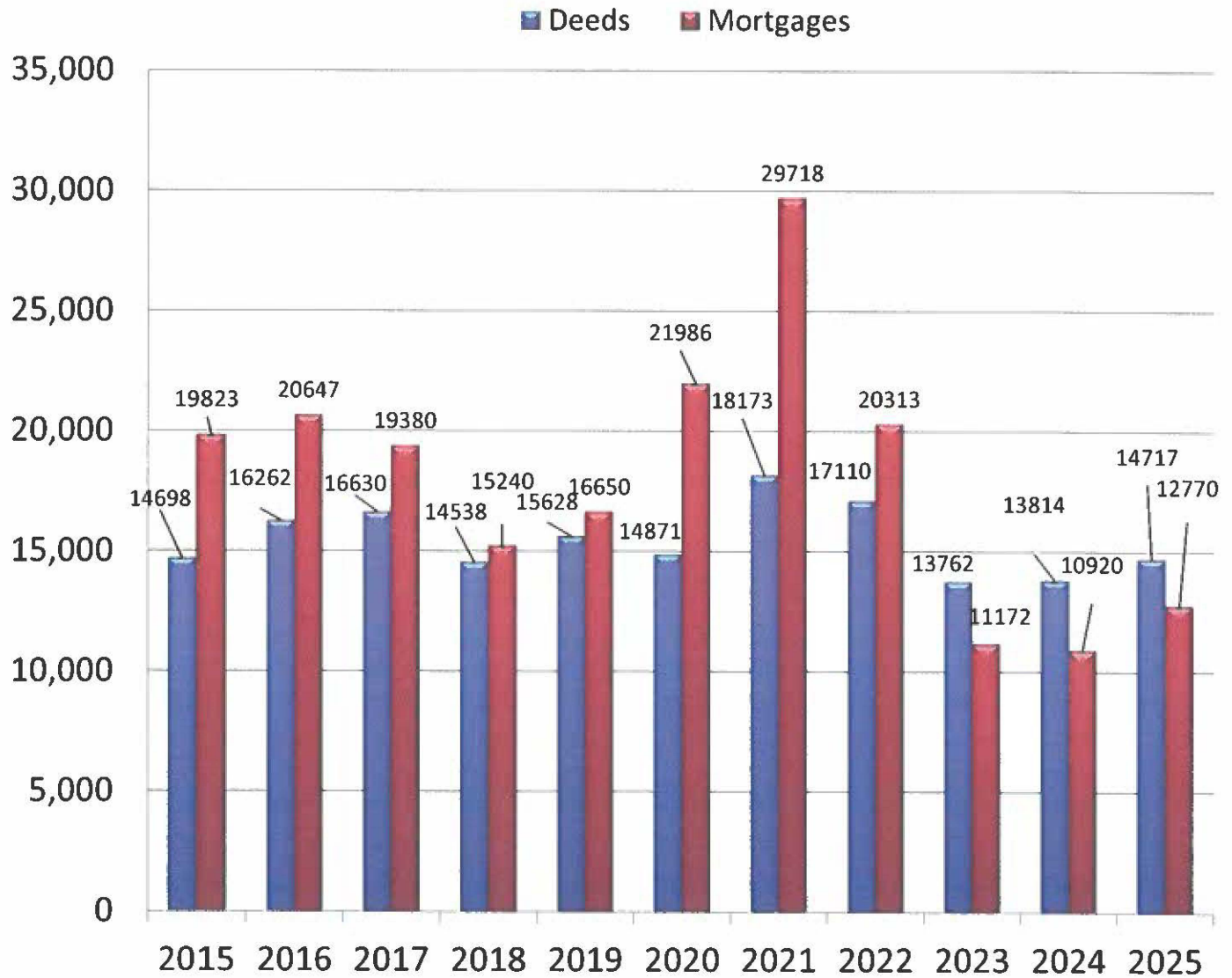
Licensing Division - Total Funds Collected and Distributed for Fiscal Year ending 12/31/2025

	<u>Fee Count</u>	<u>No Fee</u>	<u>Cost</u>	<u>Total</u>	
Passport Fees Collected:					
Processing Fees	6,354	0	\$35.00	\$222,390.00	
Photo Fees	5,232	0	\$10.00	\$52,320.00	
Photo Fees (Senior)	673	0	\$7.00	\$4,711.00	
Miscellaneous	8	0		\$51.10	\$279,472.10
Pistol License Fees:					
New Applications	1,511	81	\$175.00*	\$262,055.00	
Amendment without restriction change	3,160	310	\$25.00*	\$79,000.00	
Amendment without restriction change	12	0	\$3.00*	\$36.00	
Amendment with restriction change	356	247	\$125.00*	\$44,500.00	
Recertifications	2,870	465	\$175.00	\$500,365.00	
Dealer/Gunsmith	21	0	\$5.00	\$2,550.00	
Transfers	150	17	\$10.00	\$815.00	
Photo Fees	1,680	0	\$5.00	\$16,800.00	
Replacement	52	0	\$7.00	\$260.00	
Photo Fees (Senior)	2			\$14.00	\$906,520.00
Miscellaneous	9			\$125.00	
*By County Law effective December 4, 2024, the fees were changed to \$175 for new applications and recertifications; \$125 for amendments with restriction changes; and \$25 for amendments without restriction changes.					
Naturalization Ceremony Administration:					
Ceremony Administration Fees				\$10,746.56	
Certified Petitions	17	0	\$5.00	\$85.00	
Certified Letters	225	0	\$5.00	\$1,125.00	\$11,956.56
Westchester County ID Fees:					
Cards Issued	522	0	\$8.00	\$4,176.00	
Photo Fees (Senior)	24	0	\$7.00	\$168.00	
Photo Fees	477	0	\$10.00	<u>\$4,770.00</u>	<u>\$9,114.00</u>
Adjustments					-\$437.98
2025 Licensing Division Total:					<u>\$1,206,624.68</u>

STATISTICS OF INTEREST

Indicators from our Land Records Division

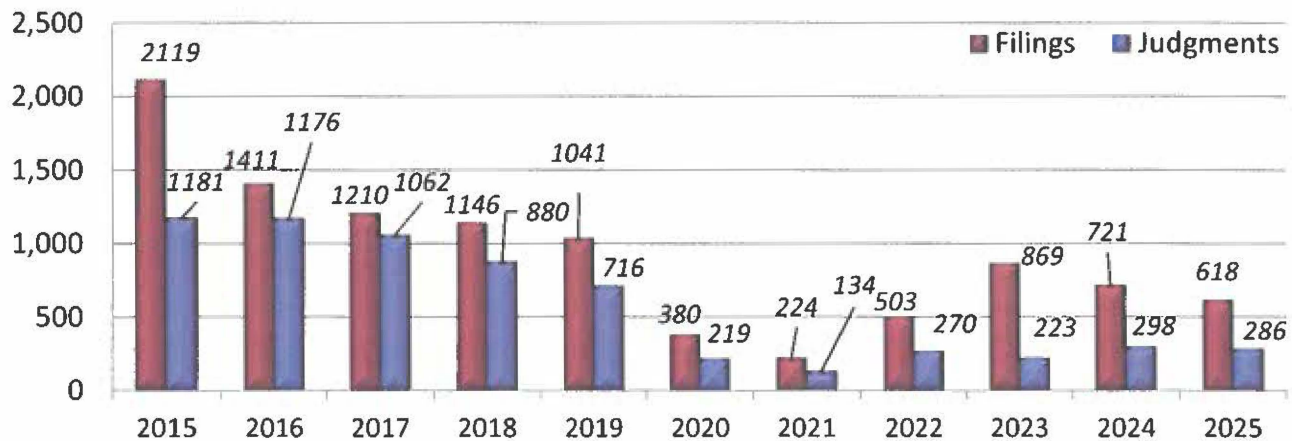
Deeds and Mortgages Recorded



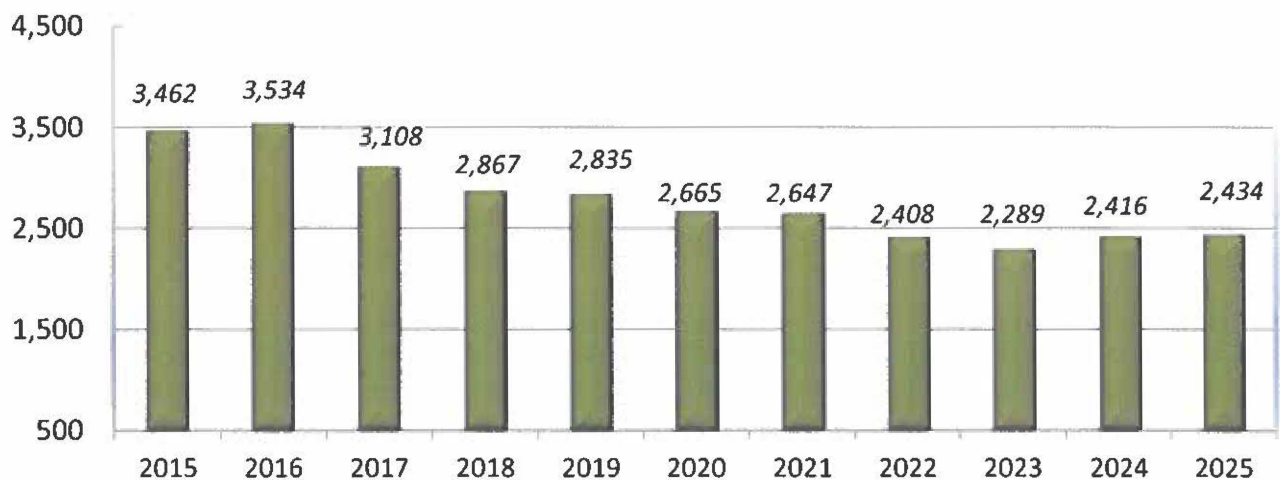
Statistics of Interest

Indicators from our Legal Division

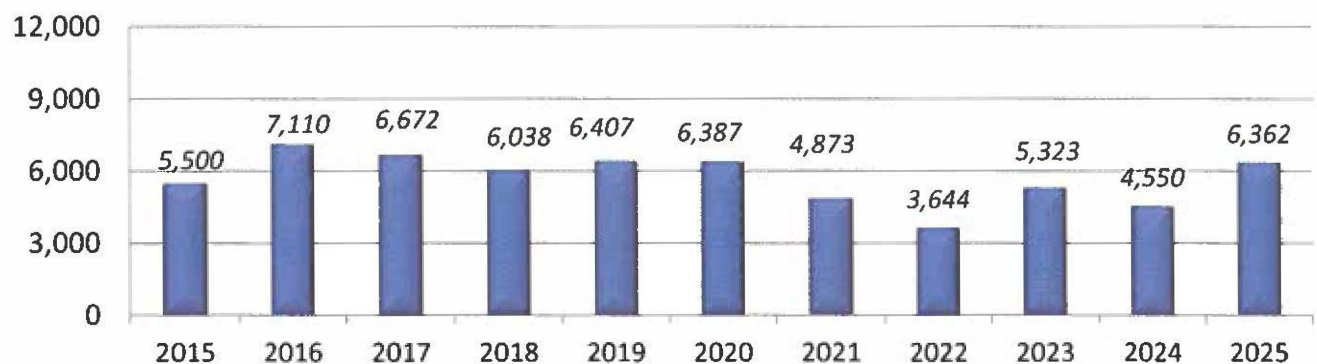
Foreclosure Filings and Judgments



Tax Certiorari Proceedings Commenced

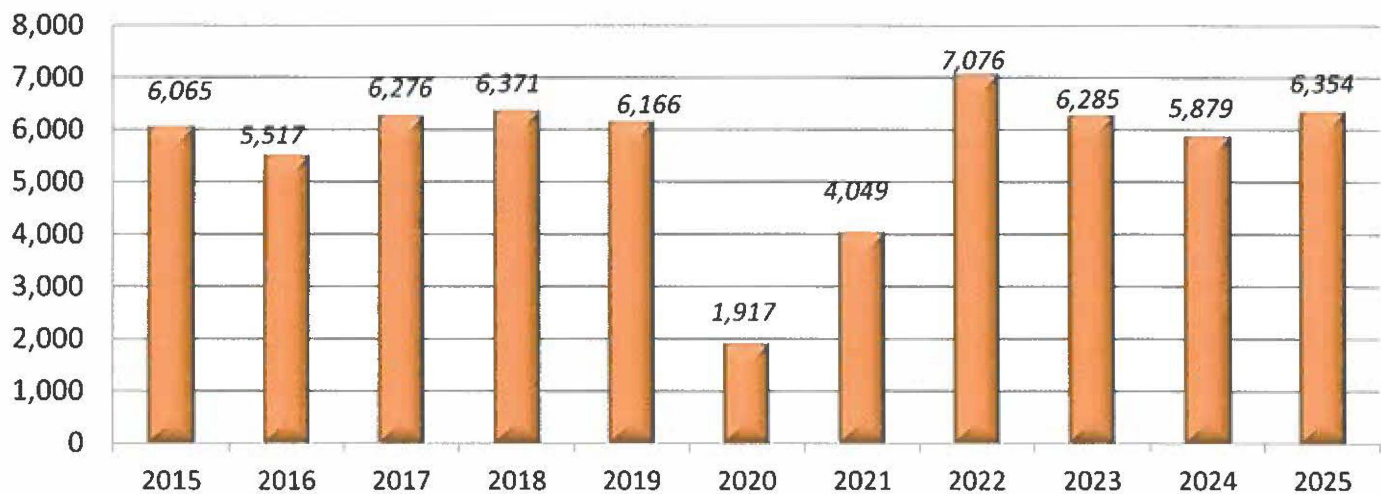


Small Claims Assessment Review Petitions Filed

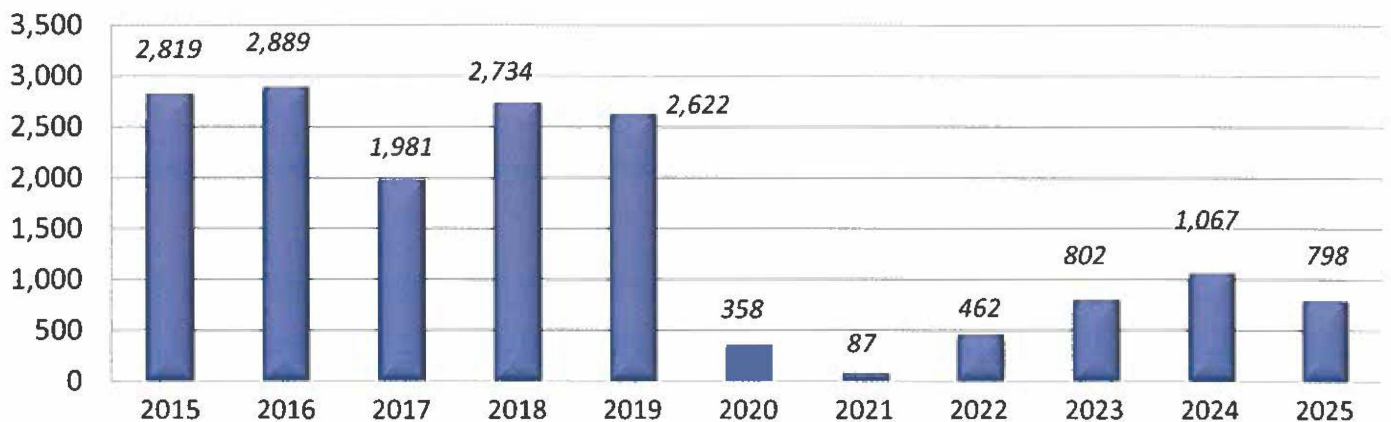


Statistics of Interest *Indicators from our Licensing Division*

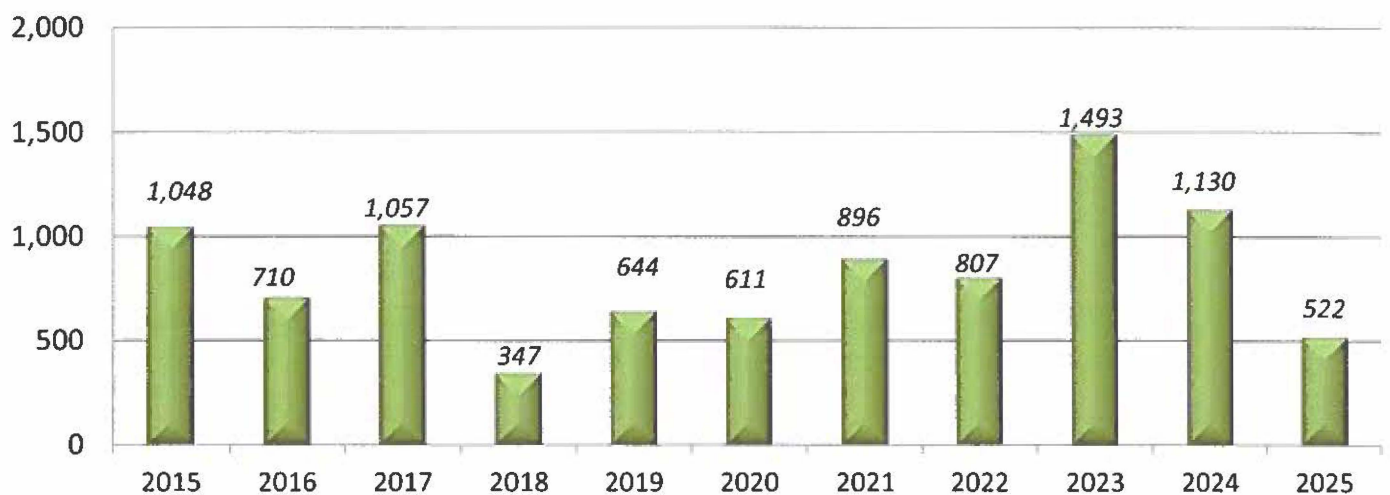
Passport Applications



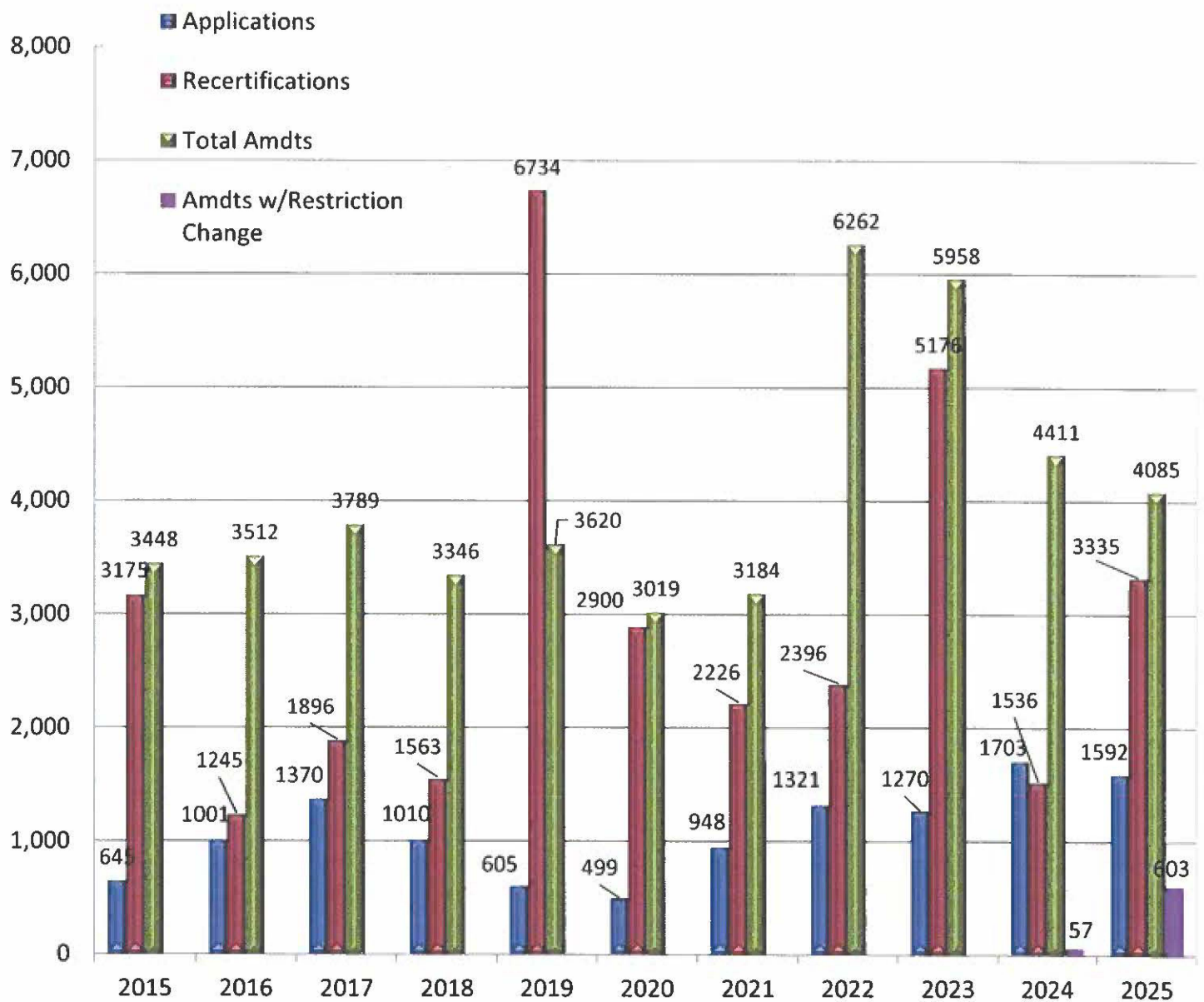
Naturalizations



County Residence Personal IDs



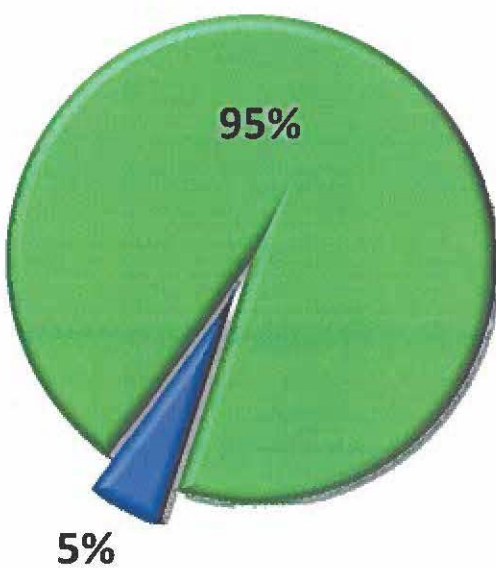
PISTOL LICENSE APPLICATIONS, RECERTIFICATIONS, AND AMENDMENTS



Electronic Filing and Recording

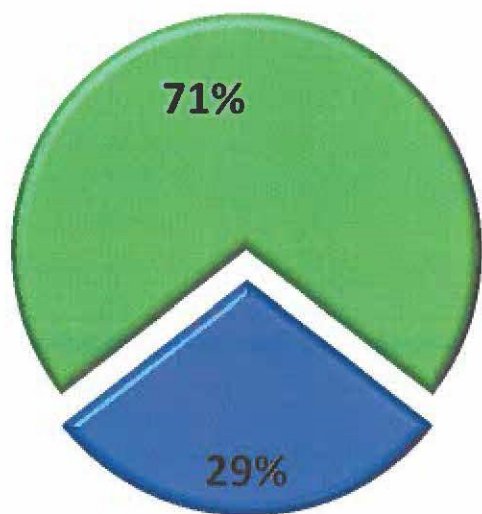
Civil Actions

Over **95%** of our civil actions are commenced electronically through the NYS Courts electronic filing system.



Land Records

Approximately **71%** of the documents submitted to the Land Records Division are submitted electronically as part of a **voluntary eRecording** program.



County Clerk's Westchester Records Online Program ("WRO").

In 2025, **3,171,979** searches were conducted in WRO. Local municipalities and federal and state agencies are granted free remote access to WRO through "no cost" agreements. Free access to local municipalities has been expanded to include access to WRO reports of foreclosure filings and judgments as a "shared service" to assist in preventing zombie homes.