


Intro to Public Records: Realist

Realist Overview

Realist is a public records tool included with your MLS subscription. Through Realist, you can

- Research any property in Florida (all 67 counties).
- Find owner information, property characteristics, FEMA data, valuation trends, deeds and other public record filings, comparable tax and MLS sales, demographics, and more
- Develop focused farming/marketing lists.
- Create highly targeted mailing lists and print labels.

Ways to access Realist

- FGC MLS Dashboard
- Realist Tax Tab on the home page in Matrix
- Tax ID hyperlink within a listing
- Realist Icon  on REALTOR® Report of a listing
- Matrix 360 Property Report

Realist can be accessed on any device and is mobile responsive.

Accessing Realist Reports from a Listing

The Realist icon launches a Property Detail report, which is a synopsis of the property. This report can also be accessed by clicking the Tax ID hyperlink within a listing. This report cannot be modified and only contains basic property information.

Below is a general overview of the information found on the various tabs.

Property Detail Report Tab

- Owner Information - Ownership, address, whether the property is owner-occupied, type of ownership vesting, etc.
- Location Information – Subdivision, Property Description, Zoning, Flood Zone Code, Date & Panel, etc.
- Tax- PID (**click on the hyperlink to access county Property Appraiser's site**), legal description, exemptions, exemption amounts, total taxable value, etc.

- Assessment and Tax – Assessment values and the tax amount for the past 3 years. **Click the “County Treasurer” button to link to the County Treasurer (Tax Collector) site to see if the property is up to date on taxes.**
- Characteristics – A wide variety of characteristics on the property including square footage, bedrooms, bathrooms, heating type, garage, construction, roofing material, pool, lot size, etc.
- Features – Extra information about a garage, pool, porch, etc.
- Sell Score Indicator – This is based on a proprietary algorithm by CoreLogic and Indicates the relative likelihood a property will be listed for sale in the next 6 months.
 - Properties with a Very High Sell Score (831+) represent the top 5% of properties most likely to sell and are 2.6 times more likely to sell than the average property.
 - Properties with a Moderate to High Sell Score (502-830) are more likely to sell than the average property.
 - Properties with a Very Low to Low Sell Score (0-501) are less likely to sell than the average property.
- Estimated Value – The Real AVM value is a proprietary Automated Valuation Model from CoreLogic to provide an estimate on the value of this property.
 - An Automated Valuation Model (AVM) is a computer algorithm that values a property. Most AVMs look for properties in a similar location with a similar lot size, square footage, and characteristics.
 - The range shows a range of potential values and may be more useful than the exact value.
 - The Confidence Score is on a scale of 60-100 and shows the projected accuracy of the Real AVM based on the quality and quantity of comps found.
 - The Forecast Standard Deviation shows the percentage above and below the Real AVM value that the Real AVM Range falls.
- Listing Information – Pulls information from current MLS listing (if applicable) and historic MLS listings.
- Last market sale or history – Shows the sale history of the property. Also, in most cases, a hyperlink is provided to the Deed for each time the property changed hands.
- Mortgage History – shows the history of financing obtained for this property.
- Foreclosure History – will display, if applicable
- Property Map – shows property on the map, including estimated lot dimensions.

Customize View, Print, and Email Reports

Customize View- some tabs allow you to select the information you want to display while other tabs allow you to customize the search criteria. Some tabs allow you to customize both.


For the Property Detail Report, you can remove any section you do not wish to see displayed. Please keep in mind that if you remove a section, it will not be displayed the next time you view a report.

At the bottom of the full set of reports, you have the option to Print or Email each report.

Print- “Quick Print” allows you to print the report/tab that you are currently in. Selecting this option will open the current report and allow you to download it or save it as a PDF. “Customize Print” allows you to select which tabs/reports to print. When you click “Proceed,” the selected reports will open and allow you to download or save as a PDF.

Email – “Quick Email” allows you to email the report you are currently in, and “Customize Email” allows you to email multiple reports. You may want to email the reports to yourself to see what they look like before sending them directly to a customer. Remember that you also have the option of saving them as PDF documents and attaching them to your email, if you wish.

Comparables Tab

- The Comparables tab allows you to build a mini-CMA in Realist, pulling comparable sales from both the Tax Records and MLS sales. This can be a useful tool as it allows for a comprehensive view of comps, not just comps from the MLS. **Note: Because Realist gets its information from the public records, it does not update in real-time. The most recent sold properties may not be displayed in Realist yet. Be sure to check the date Realist was last updated for the County where the subject property is located.**
- You will initially see a map of comps, a summary statistics section, and a grid showing comparable sales. (Note that as Realist is a tax product, it only shows you comparable sales and not comparable listings.) Sales with a corresponding MLS listing have a red "teardrop"  icon by them. Listings that sold outside the MLS do not have this icon.
- “Customize View” at the top right of your screen will allow you to remove any section of the report you do not wish to display.
- Click “Search Criteria” to modify the criteria for comparables. You can now change various filters (distance from the subject, sold date range, bedrooms, bathrooms, pool, search period of time, etc.). To use these modified criteria only for this report, click “submit.” To make these your new default criteria for pulling comps in the future, click “Save and Submit.”
- After Modifying criteria, go back to the results grid to de-select any properties you do not want to include. Then click "Generate Report."

- Once you generate the report, you can modify what is displayed by going to the “Customize View” option. You can also print or email the report, following the instructions stated above.

Market Trends Tab

The Market Trends tab displays several gauges and graphs with statistics for a variety of trends in the Zip Code, City, or County. Some of these include

Closed Sales, Median Sale Price (Tax & MLS), Active Listings, Median Days to Contract, Median Price per Square Foot (Tax & MLS), Number of Sales (Tax & MLS), Change in Sales Activity (Tax & MLS)

You will want to verify the last time this information was updated in the Realist reports.

Neighbors Tab

The Neighbors tab shows information on nearby (neighboring) properties. To modify search criteria:

- Go to "Modify" and then "Search" on the bottom right of the page
- You can set a maximum number of 10 neighboring properties, a max distance from the subject, and a geographic boundary such as the same subdivision or same street.

Neighborhood Profile

This tab includes demographic information for the zip code from the US Census Bureau, nearby schools, and nearby businesses. "Customize View" will allow you to remove sections of the report if you wish. "Search Criteria" allows you to set preferences for businesses, distance from the subject, and school categories for the report. You can print and email these reports following the same instruction as above.

- **Demographics** - Demographic information comes from the US Census Bureau and is reported for the zip code of the subject property. Remember that the Census is taken once every 10 years. The last one was in 2010 and the next one is in 2020. While there is valuable information located in the Demographics section, agents should be careful to comply with the Fair Housing Act and not "steer" buyers to certain neighborhoods based on protected classifications.
- **School Information** - The school information is for the nearest schools, not necessarily the zoned schools for this property. Information includes School Name, Distance, Grades Served, Number of Students, Students per Teacher Ratio, and SchoolDigger.com rating. The SchoolDigger.com Rating is on a scale of 1 to 5 and is based on standardized test scores. Some schools also have a Community Rating, which is based on satisfaction survey results from stakeholders. Under the modify/search menu option on the bottom right side of the screen, school criteria can be modified, including distance from the subject, public vs. private schools, and school category (Elementary, Middle, High, College, etc.)
- **Local Businesses** – There are several local business categories available. To set preferences, go to the Search Criteria. Scroll down to the Business section. The maximum distance from the subject can be set along with the maximum businesses per category and business categories desired.

Foreclosure Tab

This tab only appears if a property is distressed. It links to the Lis Pendens, Final Judgement, or any other pre-foreclosure or foreclosure document.

Flood Map

This brings up a static flood map along with information on the flood zone of the property. Note the key under the map. Some properties are completely in or out of a flood zone, where others are partially in a flood zone.

****Once you progress through all the tabs, click the “Back” button at the top and go back to the original view.****

Searching Directly in Realist

Realist Home Page

The top right of the page next to your name: “Star” will store favorite properties

Gear will take you to settings for your preferences

? will take you to Realist Help and tutorials

Displays Search forms, map, and results in one view.

“View Results” displays the number of matches and maxes out at 10,000 matches.

Realist displays results for up 3,000 records in sections of 1,000 at a time.

Results will be displayed on the map and are color-coded.

- Green: Active listings
- Red: Sold listings
- Yellow: Pending sales
- Purple: Expired listings
- Black: No associated listing activity on the property record

The map tools are on the top left of the map. Hovering over the symbols will display the map feature you can use on the map.

On the top right of the map, you will see the options to display your results in “split” view—map on top/results on the bottom; “map” view-only; or “list” view, which will just display the results.

At the top of the 'Search' forms on the left, you will see the ability to select or change your preferred counties. You may select up to 8 counties and may change them as needed. When a county is selected, it indicates the last time the public records in that county were updated.

Thus far, we explored the Realist Reports that can be accessed from a listing in Matrix. However, as Realist is a state-wide public records database, it is also possible to search for properties directly in Realist. On the home page of Realist, you will see a search form with two tabs: Quick Search and My Search.

Quick Search

The Quick Search is very basic and is meant for pulling individual (or small numbers of) specific properties. You can search by address, owner name(s), MLS number(s), or PID(s). To add multiple names or numbers, use the (+) button.

My Search

Includes search form templates created from the system, and everyone can create and save their own. Anyone who has used Realist in the past and saved search forms will see them here in this new version as well. You can also create up to 25 of your own saved search forms. There are 2 types of saved searches: saved search form only and saved search form with values. Saved search forms will remember the fields to be searched but will not retain any search criteria. Saved search form with values will remember the fields to be searched and values within those fields.

My Search may also offer several default search forms such as

- **MLS Search:** Search by frequently used Listing information, such as Listing Number, Listing Status, List Price, and many other options.
- **Foreclosure Search:** Locate properties in distress such as Pre-Foreclosure, Auction, or Bank owned/REO for potential customers or to find properties for investors.
- **Tax Search:** search public records for any type of property in Florida

Attributes (Additional fields of criteria)

In Realist, fields that you see in the My Search pane are called search attributes and can be edited by clicking on "Customize Search." Search attributes can also include the areas of a Map that you search within. Since you can edit and save the attributes contained on your Searches and Forms, you can completely customize My Search for your personal use.

NOTE: If you are going to add attributes to your search, add them before you begin to enter criteria or you will lose the criteria entered when you go to "Customize Search."

Adding Criteria (Attributes) to Searches

The pre-set system search forms in Realist currently do not allow the option to select a specific property type. If you perform a search, you will get all property types in your search unless you customize and save a search form that includes this attribute. The procedure below would be followed for any attribute (criteria field) you wish to add to create custom searches.

1. Select the search form you wish to customize (i.e., Tax Search)
2. Click “Customize Search” at the top of the column
3. Select the attributes you wish to add to your search from the list
Tip: The attribute for all the different property types is called “Land Use – CoreLogic.”
4. You may now name and save the search or you may click “Apply” to use the criteria for a one-time search. You will still have the option to save the search from the “My Search” tab if you wish.
5. Searches may be saved with blank fields, or you may save them with “values,” which are specific criteria that you use frequently. You may have up to 25 saved searches.

SEARCH RESULTS

Table View

When search results are returned initially, all results on the list are selected and if you are viewing the Realist Map, all the properties will display on the Map. The selected items will also be used if you choose to export, email, or print the search results. The Search Results Table displays columns of data for each property record your search returned. You can show more or less information using the Customize Table menu. You should take note of any columns you remove since there is no option to return the results display to a default view.

NOTE: You can select up to 30 columns to display, however, the more columns you select to appear, the more scrolling will be required to view the information.

You can sort your search results by clicking on any of the column headers. Clicking once on any column will sort the results in descending order. Clicking twice will sort the results in ascending order. Once a particular column has been sorted, the Table header will appear with the arrow highlighted in blue.

CARD VIEW

Card view allows you to view the search results in “card” layout. To view the search results in “card” layout, simply run a property search and then click on the “card” option on the grid to switch the view.

When viewing search results in the card view option, both fixed and customizable attributes allow you to customize the most relevant attributes to display on the results cards.

Fixed Attributes (cannot be changed) are the following:

- MLS Photo
- MLS Status Indicator
- MLS Sales Price
- Site Address
- Beds
- Baths
- Building Sq. Ft.

Customizable Attributes: There are up to 3 customizable attributes that you can customize when in card view. Click on “Customize Cards,” select what you want, and click “Apply” to save your selection.

SAVED PROPERTIES

With Saved Properties, you will be able to select, while in card view, to add properties to a list for easy access at a later time. Click the “star” in the property card and the property will be added to your saved properties in the “star” icon at the top of the page. You may add up to 50 saved properties

To remove a property from your Saved Properties, open the property card and uncheck the property in the top left corner of the property card.

Tax Search

This form largely contains fields from the county property appraisers' sites, along with other public record sites. It is great for developing targeted lists of properties and owners meeting certain characteristics.

Example 1: Larger Homes in a certain subdivision owner-occupied for 20+ years

In this example, you want to send out a highly targeted mailing to a subdivision. Let's pretend that you want to mail to the property owners of Stoneybrook in zip code 33928, but you only want to send it to certain owners. You want to try to get listings of property owners who have owned for more than 20 years and who have larger homes (2500 sq. ft. or more). These owners may be ready to downsize.

- 1) Go to the My Search.
- 2) If you have not created a search that includes the ability to search for specific property types, go to “Customize Search,” and select and apply the attribute for “Land Use – CoreLogic.” This will give you the ability to select the property type you wish to search for.
- 3) Ensure the correct county is selected.
- 4) Select the appropriate subdivision. (Hint: You may want to also include the zip code in case there are multiple subdivisions with that name in your selected counties.)
- 5) Optional: Select “Yes” under the ‘Owner Occupied’ field.
- 6) For the “Building Sq Ft” field, click on the “is between” link and change it to “is greater than.” Then enter 2500.

- 7) For the "Sale Date" field, click on the "is between" link and change it to "is less than." Then enter 1/1/2000.
- 8) Click the Search button to run your search.
- 9) Click "Labels" to create mailing labels or "Export" to export the list into a CSV file.

Example 2: All owners residing in a local zip code with residency in my home state

In this scenario, an agent who grew up in Massachusetts and who now works in Cape Coral, FL, wants to send a mailing to all Cape Coral property owners who reside in Massachusetts (per the Tax Mailing Address).

1. Go to 'My Search', or your saved search that includes "Land Use-CoreLogic." If you want to include all types of property, you will not need this field.
2. Under Property City, enter Cape Coral. You may also use a Zip Code or Subdivision.
3. Under Mailing State, select Massachusetts. (Mailing State is where the Tax bill goes.)
4. Click the "Search" button to run your results.
5. Click "Labels" or "Export."

Example 3: All properties in a city with a certain use code

For this example, a commercial real estate agent wants to find all of the Hotel/Motel owners in Fort Myers, FL. This will require you to add a new field (either Land Use – CoreLogic or Land Use - State) to the Search form.

1. Go to My Search.
2. Click "Customize Search."
3. Check box the Land Use field you wish to use and click "Apply."
4. Once back in the search form, select Hotel or Motel.
5. Under Property City, enter "Fort Myers."
6. Click the Search button.
7. Click "Labels" or "Export" button.

Hint: By adding in a sale date range, this could be a method to find commercial comps.

MLS Search

The MLS search pulls up public property records for properties with corresponding MLS records. This is a great tool to find expired listings!

An agent wants to go after all listings in zip code 33931 (or your preferred area) that expired since January 1, 2021.

- 1) go to the My Search.
- 2) Under Listing Information, select "MLS Expiration Date."
- 3) Under MLS Expiration Date field, set the parameter to "is greater than" and enter 1/1/2021. (Click on the "Is Between" link to change to "Is Greater Than".)
- 4) Under Property Zip field, enter 33931 (or your preferred area).
- 5) Click the "Search" button.
- 6) Scroll through the results to see if any have the green MLS icon, which would show that the property has been relisted. Deselect any of these properties.
- 7) Click "Create Labels" or "Export" under the results menu.

Foreclosure Search

The Foreclosure Search is a great way to find properties in pre-foreclosure (owner in default but no judgment yet), upcoming auctions, and bank-owned properties in a given area.

Example 1: Pre-foreclosures

Pre-foreclosures could be a great source of leads. These are property owners who are in default and the lender has filed a Lis Pendens. However, the owner still possesses the property and can still sell.

1. Go My Search. (If you only want single-family properties, you will need to go to "Customize View," and add the "Land Use – CoreLogic" attribute.)
2. Under Foreclosure & Distressed Categories, select "Foreclosure Stage."
3. Then in the Foreclosure Stage field, enter Pre-foreclosure.
4. Choose any other criteria, such as Owner Occupied, Sale Date, etc. to narrow down your search (if desired).
5. Select a Subdivision or Zip Code.
6. Click the "Search" button.
7. Under the results grid, click "Labels" or "Export."

Example 2: Upcoming Auctions

To search for properties in the Auction phase:

1. Go to My Search.
2. In the Foreclosures & Distressed Category, select Foreclosure Auction Date.
3. In the Auction Date field set the date as "is greater than" today's date.
4. Enter geographic and other criteria.
5. Click "Search."

Note: By clicking on any property to open the report, there is a Foreclosure section on the Property Report along with a Foreclosure tab. Here, you can view all of the court documents, see the Auction Date and Time, etc.

Realist Map



There are several useful interactive tools on the Realist map. Remember that Realist is a “set and forget” system. If you pin something to your map and do not remove it, it will stay as you left it for the next time you open Realist.

Drawing Tools: Draw a shape on the map and then add additional criteria (such as owner-occupied) to the search form. Click search to run results. (You must click search to get results, unlike in Matrix where they automatically populate when criteria are entered). Note that in Realist, as ALL properties are pulled, once the map shape gets too big, the popup showing the area will turn red, indicating that you have too many results to display on the grid.

Boundaries: Add boundaries to the map such as flood zones, zip codes, and zoned schools.

Property and Sales Information: Place pins on the map for distressed properties, recent sales, corresponding MLS listings, and property characteristics.

Trend Layers: See trends (aggregated by zip code) for statistics such as Median Sales price, Real AVM, and number or percentage of properties in foreclosure.

Points of Interest: Pin Food & Dining, Banking, Religious Organizations, and other local businesses.

Driving Directions: Get Driving Directions to a location on the map.

Locate on the Map: Center the map on a particular address.

Measurement Tool: Line tool for measuring distances

Annotation Tool: Allows you to write a note on the map.

Settings

There is a Settings icon on the top right corner of the screen. The following settings can be saved:

Search: Set search defaults such as auto-opening single properties, maximum results to display, etc.

Reports: Set default search criteria for the various Realist reports from here or restore system defaults.

Email Signature: Configure your email signature for when you email reports through Realist.

Map: Configure map settings (i.e., whether you want parcel outlines to appear in the map)

HELP is available in the ‘?’ at the top of the page next to the Settings icon.

Tax FAQ

What is an ad valorem tax?

Tax based upon the value of the property. Commonly referred to as “property tax”.

What is a special, or non-ad valorem, assessment?

A special assessment is a charge levied on properties for the cost of providing a certain service or improvement, such as solid waste collection, stormwater fees, or utility improvements. It is called a non-ad valorem assessment because it is on the property tax bill but is not based upon property value.

What is the millage rate?

The millage rate is the amount of property tax charged per \$1,000 of taxable property value. For example, if the City’s current millage rate for general services is \$7.7070 per \$1,000 of taxable value. A property with a taxable value of \$100,000 would pay \$770.70 for city services.

What is a TRIM notice?

TRIM is an acronym for the Truth in Millage Law, passed in 1980 by the Florida state legislature. It was designed to keep the public informed about the taxes as proposed by local taxing authorities. The TRIM notice is the Notice of Proposed Property Taxes required by this law. All property owners should receive a TRIM notice each August. Other taxing authorities for Cape Coral property owners include the School Board, Lee County, and independent districts such as Mosquito Control.

How do I calculate property tax?

The taxes due on a property are calculated by multiplying the taxable value of the property by the millage rate. For example, the property taxes on a home with a homestead exemption of \$50,000 and a tax rate, of 4.8325 mills can be calculated in this manner:

Determine the taxable value of the property:

Assessed Value of Home: \$150,000

Less Homestead Exemption: -\$50,000

Taxable Value: \$100,000

Divide the taxable value by 1,000 and multiply by the millage rate:

$(100,000/1,000) \times 4.8325 = \483.25

Why is the assessed value of a home different from its market value?

The assessed value of a home is based upon the market value of the entire property. However, there is a state limit on the amount a residential property's assessment can increase each year. If the market value of a home has increased substantially in the last few years, it is likely that the assessed value will indeed be lower than the current market value.

Community Development Districts (CDD)

A Community Development District (CDD) is a governmental unit created to serve the long-term specific needs of its community. Created pursuant to chapter 190 of the Florida Statutes, a CDD's main powers are to plan, finance, construct, operate and maintain community-wide infrastructure and services specifically for the benefit of its residents.

The costs to operate the CDD and operate and maintain the infrastructure and improvements owned by the CDD, are likewise the responsibility of the property owners within the CDD. These costs are also assessed on an annual basis, the amount of which can vary from year to year based on the operation and maintenance budget adopted for that particular fiscal year. This component of the annual CDD assessment is often referred to as the "operation and maintenance assessment."

While there are some circumstances in which a CDD will collect these assessments by directly sending a bill to the owner, for most homeowner's the assessments are collected on their annual real estate tax bill.