



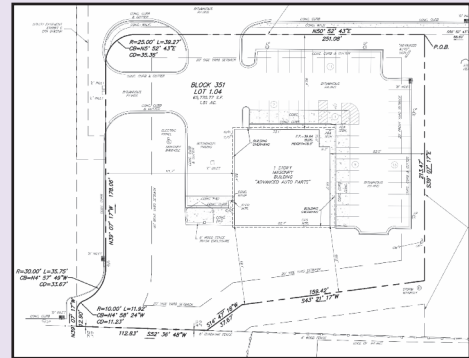
AN ALTA SURVEY

What is it and why does it matter?

By Dan Caldwell, Principal
Stout & Caldwell Engineers, LLC

Simply defined, an ALTA survey is a boundary survey plus a lot more ~ one that adheres to a set of minimum standards established by the American Land Title Association (ALTA) and the American Congress on Surveying and Mapping (ACSM) in order to overcome the inherent fact that in today's US land tenure system, there is no guarantee of ownership of real property. A deed alone is only evidence that it might be owned. That's when title insurance comes into play. Since a bank will not lend money to purchase or develop real property unless it is provided a title policy to insure its investment, the ALTA was designed to establish "a level of standards that all parties in the commercial transaction are ensured a common standard."

With that purpose in mind, the ALTA survey expands beyond a standard state-dictated boundary survey and requires surveyors collect and document data from a combination of records and fieldwork that support the needs of title companies and real property insurance requirements. These more detailed survey standards are national and include a multi-part, multi-dimensional process. The result is a survey in which clients, insurers, insureds and lenders can be ensured uniformity, completeness and accuracy of the standards set forth and information discovered.



AT-A-GLANCE:

Minimum Standard of Performance for ALTA/NSPS Land Title Surveys (2016)

Records Research – The first component to any ALTA survey is the pre-survey gathering of extensive county/municipal public and private records. Key in the discovery is the title commitment and current record description of the property to be surveyed or its parent parcel. Surveyors will also collect record descriptions of any property adjoiners, easements benefitting and/or burdening the property and any unrecorded documents affecting the land.

Fieldwork – On the ground fieldwork is performed based on the planned or existing use of the property being surveyed as defined by the client, lender or insurer. The detailed survey will include location, size, character and type of any monuments as well as boundary control lines. It will also outline rights of way and access, including distances, street names, curbs, driveways, visible footpaths, waterways and any such access points of adjoining properties.

ALTA fieldwork must detail the any lines of possession along the property's perimeter as well as walls, fences and other improvements within five feet of each side of the boundary. All buildings must be cited as well as evidence of any above and/or belowground easements or servitudes burdening the surveyed property. Other inclusions are the notation of cemeteries and water features.

Plat or Map – All ALTA surveys are required to have the preparation of a plat or map, which illustrates details from both the records research and fieldwork efforts based on the planned or existing use of the property. This document is designed to show evidence and locations gathered, including monuments and lines; boundary, descriptions, dimensions and closures; and, easements, servitudes, rights of way and other visible access points. Once complete, the plat or map is certified by the professional surveyor with their name, signature and registration/license number seal

Additional Options – From time to time, clients and/or lenders may request additional survey responsibilities and specifications to be part of the final deliverables. These options include monuments placed at all major corners of the boundary of the property, address(es) of the surveyed site, flood zone details and gross land area. It can also encompass vertical relief information, zoning report(s), building height and exterior dimensions, parking spaces, utilities markers, wetlands delineation and other substantial features observed in the process of conducting the fieldwork.

Clearly, this is a lot of detail – akin to the ALTA survey itself. So when faced with the question ... "Do I need an ALTA or will a boundary survey alone suffice?" It is best to speak with a professional licensed surveyor and the proposed lender. Together they will be able to provide the guidance and recommendation to keep the project moving forward.

For more information or to obtain an ALTA survey, contact Stout & Caldwell, LLC at 856-786-2202 or djc@stoutcaldwell.com.