



**JAMES G. DIBBINI
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Why You Need a Survey When Buying Property: Protecting Your Investment Before You Close

Purchasing real estate is one of the most significant investments you can make. While buyers often focus on price, financing, and inspections, one critical but often overlooked element is the land survey. Whether you're purchasing a home, commercial building, or vacant lot, having a current and accurate survey in hand before closing is essential to protecting your investment.

What Is a Property Survey?

A survey is a professional map of the property that shows:

- Lot boundaries and dimensions
- Location of the structure(s) on the lot
- Easements, encroachments, and right-of-ways
- Fences, driveways, sheds, and pools
- Any potential boundary line disputes

If the existing survey is outdated or unavailable, it's highly recommended that the buyer obtain a new one—especially if there have been changes to the property since the last survey.

What Can Go Wrong Without a Survey?

If a buyer closes on a property without an accurate or up-to-date survey, they could face serious legal and financial consequences, including:

Encroachments

Structures like fences, garages, or additions may extend beyond the property line, leading to disputes with neighbors or even forced removal.

Title Insurance Exceptions

Most title companies require a survey to issue full coverage. Without one, the policy may exclude coverage for boundary issues, leaving the buyer unprotected.

Easements or Restrictions

A survey reveals if a utility easement or right-of-way runs through the property. Buyers could unknowingly purchase a lot that cannot be used or developed as intended.

Violations of Local Codes

A shed or pool too close to a property line might violate zoning regulations, forcing the new owner to remove or relocate structures at their own cost.

☐ Inaccurate Lot Size

Buyers may think they are purchasing a certain amount of land, only to find out later the lot is smaller or shaped differently than expected.

☐ Our Recommendation

Always request and review a current survey during the due diligence period of your contract. If one is not available or appears outdated, have a licensed surveyor prepare a new one. It is a modest investment compared to the potential liabilities that could arise after closing.

At James G. Dibbini & Associates, P.C., we routinely review surveys for clients as part of our purchase representation services, and we're here to help you navigate this important step in the buying process.

If you have questions about surveys, title insurance, or any aspect of a real estate transaction, please don't hesitate to contact our office. Feel free to contact James at 914-240-8270 or jdibbini@dibbinilaw.com.

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