Land Survey Requirements for Residential Real Estate Sales

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Issue

Does New York or any New England state require a land survey or plot plan before the sale of residential real estate? (The report does not address condominiums, which are often governed by separate statutes.)

Residential Real Estate Sales

We conducted a Westlaw search of each state’s statutes and found no laws requiring a land survey or plot plan prior to the sale of residential real estate. But in practice, many lenders require a land survey or plot plan as a condition of awarding a loan to purchase real estate (e.g., a mortgage). (We also verified this information with a practicing real estate attorney or real estate or land surveyor board or association in each state.)

According to two experts with whom we spoke, the practice is customary in many transactions in New York and Maine. Additionally, some states may require a land survey for other residential real estate transactions. For example, New York requires a survey in order to subdivide and then sell real estate (N.Y. Real Prop. Law § 334).

Generally, a land survey maps the location of property lines, structures, and certain other features for a specific plot of real estate. Plot plans are similar to a land survey but may be less accurate.