

What to Know About Property Lines

Avoid Disputes by Knowing Where Your Lot Begins and Ends

Whether you're buying a home, planning a fence or just planting a row of hedges, knowing where your property begins and ends matters more than many homeowners realize. Unclear or disputed property lines can lead to delays, legal trouble or tension with neighbors.

Understanding how property lines are established — and how to confirm them — is an important step in protecting your investment.

WHY PROPERTY LINES MATTER

At the most basic level, property lines define the exact footprint of your lot. They determine what you own, where you can build and where you can't. That may sound simple, but in practice, it's not always obvious.

Many homeowners assume the fence or treeline marks the edge of the lot. But in reality, fences can be misplaced, trees can straddle lines and older lots may not follow today's standards for clear marking. In rural or wooded areas, there may be no visible boundary at all.

Issues can come up when:

- You want to build a shed, add



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a driveway or put up a fence

- A neighbor's structure crosses the boundary
- You're dealing with easements or utility access
- A sale or title transfer raises questions about the lot size

In some cases, title insurance or mortgage lenders will require a boundary review,

especially if the land size affects value or financing terms. But even if it's not required, confirming your property lines can prevent problems down the road.

HOW TO LOCATE OR VERIFY BOUNDARIES

Start by reviewing the plat

map, a document that shows the dimensions and layout of your lot in relation to others. Plat maps are often included in your title paperwork or may be available from your county or city recorder's office.

Look for markers called monuments, which may be

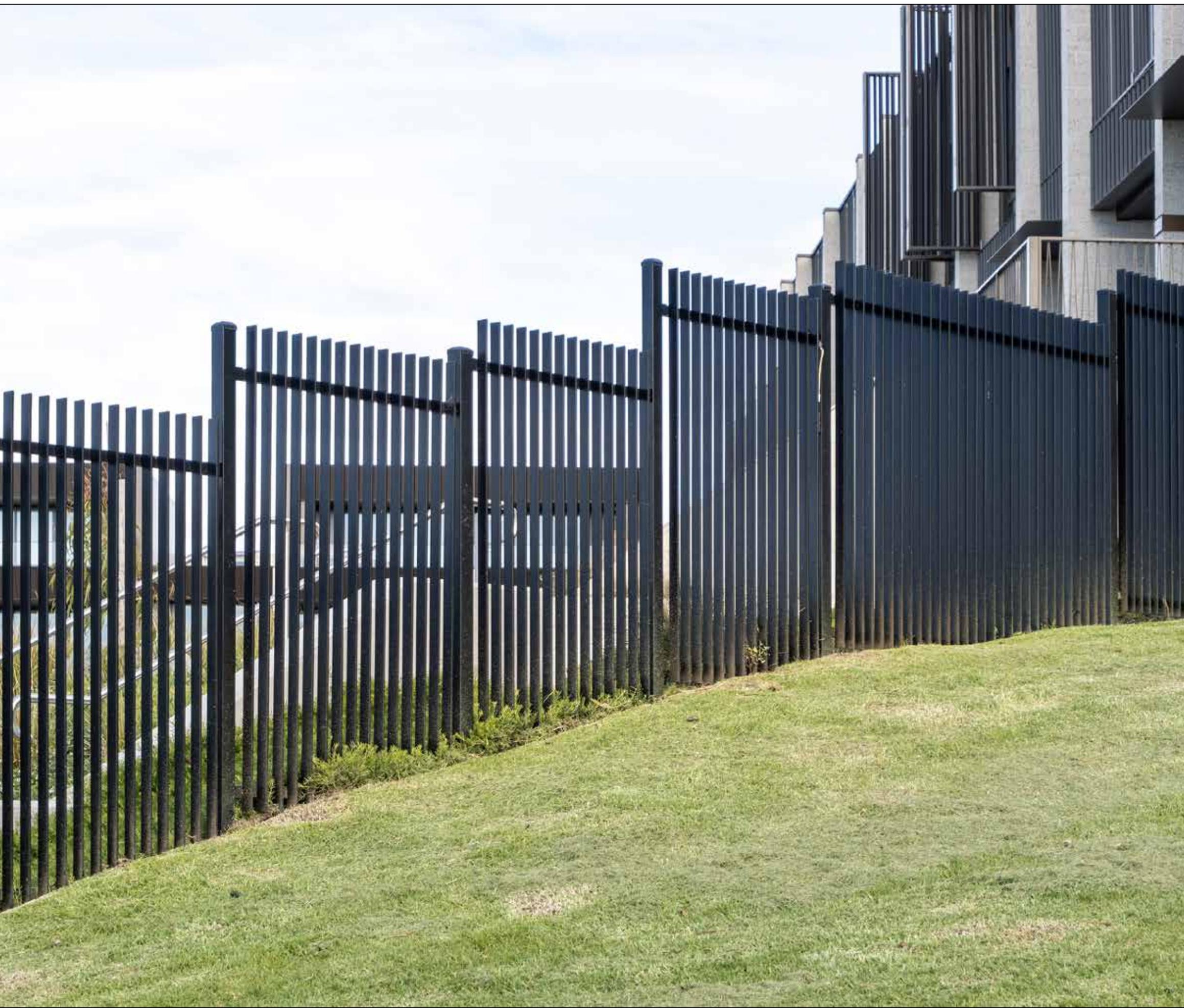
metal pins, stakes or concrete posts placed by a surveyor when the lot was created. These can help verify corners or edges, but they aren't always easy to find — especially on older properties.

If the lines still aren't clear, consider hiring a licensed land surveyor. A professional survey can cost several hundred dollars, depending on lot size and terrain, but it offers the most accurate and defensible answer to where your boundaries lie.

- Surveys are especially useful when:
- You're building close to the lot line
- You suspect encroachment from a neighbor
- You're buying or selling land with unclear boundaries

If you're buying a home and have any doubt about the lot's size or configuration, talk to your real estate agent or title company. They can help you review past surveys or arrange a new one before closing.

A clear understanding of property lines helps you avoid disputes, make better decisions and maintain good relationships with your neighbors. When in doubt, don't guess — verify.



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REAL ESTATE 101



HOMEWISE GLOSSARY

Don't Rely on the Fence Line

Fences and landscaping aren't always built along legal property lines. If boundaries are in doubt, ask for a survey or title review to be sure.

Boundary Survey: A boundary survey is a detailed map prepared by a licensed surveyor that defines a property's legal boundaries. It may also show fences, structures and easements relative to the lot lines.

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