#### **RDM Surveying Consultants**

# CORNER TO CORNER

## The Greeting

Welcome to Corner To Corner. With this publication, RDM Surveying is bringing our clients, friends, & fellow professionals thoughtprovoking topics of interest and concern. This issue is the first issue of 2020. In this issue, we will talk about old directions and new directions. We hope you will find reading Corner To Corner helpful and informative, and we always welcome your comments. Please pass this publication on to a colleague, and if you would like additional copies of an issue, just call us. As always, feel free to contact us if you have any comments or questions.

"The original footsteps must be retraced!

#### INSIDE THIS ISSUE:

How to avoid a Boundary dispute.
Flood Insurance You might not need it.

Underground Utility Location

Some things to think about!

#### 2020 Is Here

Spring is just about here, and summer is around the corner! Whether you're looking to buy a new home or make some improvements to your existing home or property, RDM Surveying Consultants can help.

As Land Surveyors we have helped many folks to a successful closing and/or have guided many other clients through and to a successful project completion. A Land Survey will help you to be a good neighbor! Remember, that by doing a land survey, it will help you to stay within your boundaries and your neighbors to stay within theirs. The old adage, "Good fences make good neighbors" is correct, provided that everyone has put the fence in the right place. Nobody can afford to make a mistake!

When an outdoor project is ready to get started, the last thing you need is a setback! If you're buying a new home, have your

lot marked out before you move in! If you are going to put on an addition, build a new pool to cool off in, put up a new fence or make some yard improvements, doing it in the wrong place, could be doubly costly. To quote Ben Franklin, "An ounce of prevention is worth a pound of cure." Know where you are going, so you don't wind up someplace else!

Spring and summer is your time to be outside and enjoy your property! Having a neighbor as a friend is much better than the alternative.

**RDM Surveying** Consultants has earned a reputation for being careful and providing professional services to the highest standards of care. Our company has completed many residential, commercial and institutional surveys. We can also assist you with any flood insurance questions. Are you paying for flood insurance and believe that you shouldn't be?

We have helped many clients in being removed from the flood zone. Let us help you, save money!

For over forty-five years, we have been protecting and serving our clients in the Capital District.
Please call RDM
Surveying Consultants, before you purchase that next parcel of land, buy that dream home or tackle that backyard project that's been long overdue! We want to help!

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"Keep your directions in mind when constructing or reading a legal description. Be sure you're going in the correct direction.

It is one of life's greatest challenges!

## How to avoid a Boundary dispute.

. When I asked a fellow associate in the office about how to avoid a boundary dispute, he remarked, "Don't ever buy a piece of property!" I really didn't know what to say when he blurted it out, but after some thought, I realized that I'm part of the big American dream and I want my own space.

Having spoken at many seminars on just this topic, A few things come to mind.

When buying a piece of property hire an attorney versed in real property and get the best, remember you do get what you pay for. You should buy a Fee Title insurance policy, insuring your interest in the property.

Do have a land survey performed, by a reputable surveyor in your area. Have the survey read into the title policy insuring defense cost coverage! Don't be afraid to ask all of your expert's questions and most importantly quiz the seller on his or her boundary history.

This is where you are going to make a new life, so get all the answers up front, no surprises after you walk in the door.

The Land Survey should mark the boundary corners and if necessary have the surveyor set some points set along the boundary line if it runs through woods, swamps, over a hill or in an area where you think you might be doing some

improvements. I suppose you might be asking what this has to do with boundary disputes. Ignorance plays the largest part in my opinion, why boundary disputes get started.

If you will take the time to get all the answers about your boundaries you probably have put aside at least an 80% chance of ever having a boundary issue.

Boundary disputes can arise over a greedy neighbor wanting something more than he or she has title to. A dispute can arise from a defective survey either performed for you or the neighbor. Take your time when you choose a surveyor and feel comfortable with him or her.

### Flood Insurance, You might not need it.

Research shows that one-third of properties determined to be in a special Flood Hazard Zone (SFLH) may NOT need to be insured due to local factors that may not be represented on the Flood insurance Rate Map. Another one-third may be eligible for a rate reduction in the annual premium due to these same factors that were not considered then the Flood Insurance Rate map was created. An Elevation Certificate is needed to be completed to determine the correct location of your property in the Special Flood Hazard Zone (SFLH). The Elevation Certificate may reveal that the property is eligible for a complete elimination from the Flood Zone.

In that case a Letter of Map amendment (LOMA) can be filed with FEMA to have the property or a portion of the property REMOVED from the Flood Zone. The LOMA is the official document indicating the structure no longer resides In a SFLH thus lifting the requirement to carry Flood Insurance. We at RDM have assisted many clients in getting relief from Flood Insurance, perhaps you have a Need?

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### Underground Utility Location

The first step in a successful underground utility survey is obtaining from the client all the historical knowledge and evidence that is available. This information will include older surveys, maps, photographs, letters and correspondence. It will also involve a written report from the party or parties who are most knowledgeable about the area to be surveyed. It should include a walk-around with the client's representative to grasp what information they have. We insist that a written questionnaire be filled out, together with hand drawn sketches of what their understating is. The idea is to proceed with caution.

I would now like to review our questionnaire.

#### UNDERGROUND UTILITY QUESTIONNAIRE

The purpose of this questionnaire is to assist in the assessment process for the person "Most Knowledgeable" of the subject site. This is to provide RDM with the best details regarding their knowledge of existing and/or abandoned underground utilities. The information provided should be to the best of your knowledge and belief. If you have supporting documentation, we ask that it be provided. Please include hand drawn sketches with your responses.

- General information regarding the subject property. This shall include name, address, prior owners if applicable and property uses.
- Public water/private well Electricity, provider and size of service aerial or ug.
  - Natural gas or propane, provider, size of service. Sanitary sewer/private system. Location/size. Heating fuel provider/tank location. Solid waste disposal provider/location.
- 3. Back up generator on site? fuel type?
- 4. Any storage tanks on property active or abandoned?
- 5. Has there been any recent removal of any tanks? Location?
- 6. Above ground storage tanks?
- 7. Any drums, storage containers stored or remediated on site?

- 8. Electrical transformers or capacitors on site/
- If there is a private sewage system, please provide approved plans and location of tanks and fields.
- 10. Any underground vaults, septic, storm, electric or otherwise active and/or abandoned?
- 11. Wastewater treatment systems, clarifier, sump or grease traps?
- 12. Knowledge of any recent utility installation or relocation?
- 13. Monitoring wells on premises.
- 14. Known points of entry of all utilities servicing building or buildings.
- 15. Any other information that you feel would be of concern to future site development.

This information is given to assist this utility survey and is believed to be true and complete.

Date and signature of providing party.

We at RDM want to impress upon any client that they have a role to play in a good and sound investigation and survey. Once we have completed this step one, we can move on with local utility providers and gain what information they may have in their files. Once that has been completed the field survey can begin. We all must realize that we have a part to play and nothing should be overlooked or dismissed.

Please consider RDM Surveying Consultants for your next Underground Utility Survey.

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Corner to Corner is a publication of RDM Surveying Consultants. It is intended to inform our clients and friends of items of interest in the surveying profession.

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#### Some things to think about!

When is enough evidence enough? When it can sway an impartial mind.

- Rod Michael-

Ethics is knowing the difference between what you have a right to do and what is right to do!

-Unknown-

The critical difference between the expert at anything and the non-expert, is not the information, but the understanding thereof.

-Donald A. Wilson-

If the original monuments are no longer discoverable, the questions become one of evidence, the surveyor must inquire into ALL the facts.

Curtis Brown

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