RE/MAX Properties

Understanding ILCs and Surveys

Colorado property boundaries, improvements, and informed decisions

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An improvement location certificate (ILC) and a boundary survey serve different purposes. The right choice depends on what you need to know and what your title company, lender, or permitting authority will accept.

1 What an ILC tells you

Prepared by a Colorado professional land surveyor, an ILC represents a parcel's boundaries and existing improvements. It can identify apparent encroachments or signs of easements, subject to the certificate's statements and exceptions. It is prepared for a specified client and describes conditions on a stated date.

2 What an ILC does not establish

Colorado law distinguishes an ILC from a land survey plat or improvement survey plat. It must not be relied on to establish fence, building, or other future improvement lines. A drawing with distances on it is not automatically sufficient for construction layout or resolving a disputed boundary.

3 What a boundary survey provides

A boundary survey investigates and locates property boundaries using relevant records, field measurements, and boundary evidence. A monumented survey finds or sets boundary monuments as required. Ask the surveyor which corners, lines, stakes, and plat documentation are included in the agreed scope.

4 When an improvement survey plat helps

A Colorado improvement survey plat builds on a monumented land survey and depicts improvements and specified boundary-related features. It also addresses conflicting boundary evidence, visible encroachments, and available recorded easement information. It can provide more detail when the relationship between structures and boundaries matters.

5 Other survey services may be needed

Topographic surveying maps elevations and terrain for design or drainage planning. Construction staking places approved work on the ground. An ALTA/NSPS land title survey may be requested for a commercial or more complex transaction. These are different services; specify the intended use before ordering.

How can an ILC show lines without a full boundary survey?

The surveyor uses available records, field information, and professional knowledge of boundaries and monuments. That limited-purpose representation does not replace the work needed to locate or restore a boundary. Ask about uncertain evidence and whether a more complete survey is warranted.

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When title, lending, and building needs affect the choice

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There is no single document that meets every transaction or construction need. Get written requirements early and give them to the surveyor before authorizing the work.

6 Title company: identify issues and review coverage

A title insurer may request an ILC, a survey, or an update to evaluate matters such as encroachments and easements. Ask exactly what is required and whether it affects survey exceptions or an endorsement. An accepted ILC does not automatically remove exceptions or guarantee coverage for every boundary issue.

7 Lender: satisfy the specific loan requirements

A lender may accept an ILC for some properties or require a more detailed survey for others. Requirements can depend on the loan, property, and identified concerns. Confirm the document type, required recipients or certifications, and timing. Title approval alone does not establish lender acceptance.

8 Permitting authority: support the proposed work

A building or zoning application may require a site plan with setbacks, easements, proposed improvements, and sometimes elevations or other survey information. Ask which documents are acceptable. Even if an existing ILC is accepted as background information, it must not be used to establish new fence or building lines.

9 Order more detail when the risk calls for it

Consider a boundary survey when corners are missing, a fence or wall is near a line, an encroachment is suspected, or you plan an addition. Fences, assessor maps, and online parcel outlines are not substitutes for surveyed boundaries. A survey documents evidence; ownership disputes may also need legal advice.

10 Coordinate the order and review the result

Provide the legal description, title commitment and relevant easement documents, prior surveys, and proposed project plans. Confirm scope, fee, delivery date, and who may rely on the work. Review findings promptly with the surveyor, broker, title company, and other relevant professionals before applicable contract deadlines.

Three questions to ask before paying for the work

What decision will this document support? Who must accept or rely on it? What additional work would be needed if a boundary concern appears? An older ILC or survey may need updating when improvements, title information, or the intended use have changed.

Ask Doug Petersen to help coordinate transaction requirements. Source: Colorado Revised Statutes, Title 38, sections 38-51-102 and 38-51-108 (2025 compilation). Educational guide; verify current requirements with the surveyor, title insurer, lender, and local permitting authority.

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