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The 2026 ALTA/NSPS Land Title Survey Standards: What Do Commercial Real Estate Professionals Need to Know?

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Real Estate

The 2026 ALTA/NSPS Land Title Survey standards took effect on February 23, 2026. The new standards give real estate owners, developers, and lenders opportunities to leverage 2026 ALTA surveys as a more effective risk-management tool. Buyers, sellers, lenders, developers, and counsel are now better equipped to identify title, access, and encroachment issues during commercial real estate due diligence.

The most meaningful upgrade is the new optional summary of encroachments and access-related issues, which should help users identify actionable title and site problems faster. Other changes streamline commonly requested items and create opportunities for cost savings in the longer term.

Who Should Pay Attention to the 2026 ALTA/NSPS Changes?

These updates are especially relevant for:

- Commercial real estate buyers evaluating title and survey risk
- Sellers preparing for diligence and closing
- Lenders and loan purchasers reviewing collateral
- Developers analyzing access, setbacks, and site constraints
- Title companies and real estate counsel coordinating endorsements and cure items

Table A Item 20: New Encroachment and Access Summary Explained

The biggest business-facing change is the new Table A Item 20. If this optional item is selected, the surveyor must include a table on the survey summarizing certain observed conditions and potential encroachments.

That table will include:

- Potential encroachments across boundary lines
- Potential encroachments into rights of way and easements
- Potential setback encroachment
- Physical access between adjoining parcels without a documented easement
- Use of adjoining property by occupants of the surveyed property without a documented easement

This is the change most likely to save time for all parties involved in commercial real estate (particularly buyers, sellers, lenders, title companies, and their lawyers). Rather than reading the full survey line by line to catch access and encroachment issues,

encroachment red flags are consolidated in one place. That makes due diligence faster and makes it easier to identify issues that may require a title endorsement, easement documentation, a zoning review, a price adjustment, or even deal restructuring.

For many transactions, especially for acquisitions and financings, requesting this item is likely to become common practice.

Lender Certifications Are Easier to Use in Secondary Market Transactions

The standards now expressly provide that survey certification may be extended to the lender's successors and assigns if requested. This is a practical benefit for lenders, loan purchasers, and participants who have needed to go back for corrected certifications.

Oral Comments from Interested Landowners Can Serve as a Warning Sign

The updated standards clarify that the surveyor must include oral (parol) statements by interested landowners or occupants regarding title or boundary issues. A surveyor's inclusion of a parol statement could serve as a warning sign for undocumented title or boundary issues.

Other 2026 ALTA/NSPS Survey Changes to Know

Several other changes are more technical:

- The standards further clarify how Relative Positional Precision is described and measured. This is mainly a surveying methodology matter, but it supports consistency and defensibility of boundary measurements.
- The standards now require more detail about monuments, including reporting their relationship to the surface of the ground.
- The updated Table A introduction now expressly notes that some "optional" items may in fact be required by state statute, administrative rule, or local ordinance.
- Small wording changes were also made to Table A Items 11(b), 13, 15, and 19. These primarily refine how optional utility, adjoining owner, imagery, and insurance-related items are described.
- The former Table A Item 20 has been renumbered as Item 21.

FAQ:

- **What is an ALTA/NSPS Land Title Survey?** An ALTA Survey is a detailed land map that combines elements of boundary, title, and location surveys to give a more-complete picture of a property. ALTA Surveys are commonly used in commercial real estate transactions.
- **Should Chicago commercial real estate buyers request Table A Item 20?** Yes. Table A Item 20 will streamline your review and highlight potential issues at a glance.
- **Can survey certifications be assigned to a lender's successors and assigns?** Yes. The 2026 ALTA/NSPS survey standards permit a surveyor to certify a survey to a lender's successors and assigns if the language is requested.

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