

Understanding Land Title and Surveys in Turks and Caicos

How to read the register, request plans and identify title, boundary and access issues

LAND ACQUISITION

How to use this guide

Use it as a structured working document alongside your lawyer, surveyor, agent, architect, engineer and other qualified advisers. Record evidence and decisions as you go; do not treat assumptions or verbal assurances as verified facts.

Prepared for property buyers, investors and developers considering land in the Turks and Caicos Islands. This edition is an educational planning aid, not legal, tax, surveying, engineering, planning or investment advice.

1. What registered title does — and does not — tell you

The TCI Land Registry maintains records of land ownership and registered interests. The register is a central source of legal information, but a buyer should not stop at the owner's name. The property description, title classification, restrictions, charges, easements and referenced instruments can affect the transaction and intended use.

The Land Registry describes three main sections: Property, Proprietorship and Encumbrances. Obtain current official entries and relevant documents referred to in the register, then have a conveyancing attorney interpret them in context.

Register element	What to look for	Why it matters
Property	Title number, block/parcel, description, approximate area, title classification, rights benefiting land and lease details if applicable.	Confirms the land or interest described and notes rights that may benefit it.
Proprietorship	Registered proprietor, address for service and restrictions on dealing.	Helps verify seller identity and restrictions on sale, mortgage or transfer.
Encumbrances	Mortgages, charges, easements, covenants, cautions and other interests.	May affect access, use, finance, development or completion.
Referenced instruments	Documents cited by the register, such as transfers, easements, leases or restrictions.	The register summary may not contain all detail needed to understand the right.

2. Practical title-review sequence

- Identify the title number and exact parcel / block references from the contract and listing.
- Request current official register entries and relevant instruments. Check current application forms and fees before requesting records.
- Ask your attorney to explain title classification, proprietor details, restrictions, charges, easements, covenants, cautions and any unresolved entry.
- Confirm the seller can transfer the interest promised and that required discharges, consents or releases will be completed.
- Check that contract, register, plan and physical site refer to the same parcel.
- Keep a written issue list showing evidence needed, owner and deadline.

3. What a block plan or site plan is for

The Survey and Mapping Department is the national surveying and mapping agency and maintains cadastral and mapping records. Ask the Department or an authorised surveyor which current plan or survey is appropriate for your parcel and project.

Document / work	Useful for	Do not assume it proves
Block plan / registry mapping	Locating the registered parcel within the cadastral framework.	Exact on-ground corner position or absence of encroachments.
Site plan	Viewing site information held for the location.	Planning approval, buildable area or utility capacity.
Boundary re-establishment	Identifying parcel corners and boundary position within the agreed survey scope.	Planning compliance, title interpretation or engineering suitability.
Topographic survey	Levels, features and geometry for design, drainage and site planning.	Subsurface conditions or guaranteed drainage performance.
Concept / planning layout	Testing a proposed arrangement against known constraints.	Permission to build unless required approval is granted.

4. Boundary and access checks

- Do not use fences, hedges, walls, driveway edges or satellite imagery as definitive legal boundaries.
- Ask a surveyor whether existing records are sufficient or boundary re-establishment is needed.
- Compare visible occupation with the plan; record possible encroachments, missing markers or unexplained area differences.
- Verify the legal basis for access, not merely whether a vehicle currently reaches the site.
- Check rights of way, shared drives, easements and maintenance or cost-sharing obligations.
- Confirm access width, turning, construction deliveries and emergency access are suitable for the intended use.
- Record whether neighbouring structures, retaining walls, drains or utilities cross or approach the boundary.

5. Common red flags

Issue	Potential impact	Action to discuss
Parcel identifiers differ	Risk of reviewing or contracting for the wrong land.	Reconcile title, plan, contract and seller records.
Registered charge remains	Transfer may require repayment and discharge.	Attorney to confirm payoff and registration process.
Access depends on neighbouring land	Rights may be unclear or inadequate.	Review instruments and obtain legal advice.
Fence appears outside mapped line	Possible encroachment or boundary dispute.	Surveyor to investigate; attorney to assess.
Restriction not understood	Proposed use or building arrangement may be limited.	Obtain and interpret the instrument.
Only old or informal plan available	Site assumptions may be unreliable.	Request current records and survey advice.
Title area differs from usable area	Constraints may reduce development potential.	Investigate setbacks, easements, terrain and planning.

6. Working checklist and record

- Current official register obtained.
- Relevant instruments reviewed.
- Registered proprietor and seller authority confirmed by attorney.
- Restrictions, charges, easements, covenants and cautions explained.
- Parcel identifiers reconciled across contract and plans.
- Appropriate block plan / site plan obtained.
- Surveyor consulted on boundary re-establishment or other survey needs.
- Legal access and shared-access rights verified.
- Potential encroachments and boundary inconsistencies investigated.
- Planning and physical suitability assessed separately from title.

Title number / parcel	
Register date obtained	
Attorney / reviewer	

Title number / parcel	_____
Surveyor / scope	_____
Unresolved issue	_____
Action owner / deadline	_____
Written decision / date	_____

Official sources and requesting records

Land Registry overview: <https://gov.tc/landregistry/>

Land Registry public guides: <https://www.landregistry.gov.tc/landregistry/resources/guides>

Survey and Mapping Department: <https://gov.tc/landsurvey/>

Survey and Mapping FAQs: <https://www.landregistry.gov.tc/landsurvey/about/faqs>

The Survey and Mapping FAQ describes the process for requesting plans; confirm current fees and timing before ordering. Online fees or timeframes are not guarantees.

Educational guide only. An attorney should advise on legal effect of title entries; a qualified surveyor should advise on survey scope and boundary position.