



## Tree Maintenance 101 for Homeowners

Allie Johnson

That leafy green tree in your yard made you fall in love with your home. It offers beauty, shade and possibly even savings on your energy bill. But there are some downsides: You need to watch out for branches that could tumble down in a storm, for example, or roots that could crack concrete.

Fortunately, you can often spot potential tree problems before they occur. Proactively inspecting and caring for trees may keep them around longer, protect your home and keep your family safe. Here's what you need to know about basic tree maintenance and how to work with a qualified tree care company.

### **Learn to Spot Signs of Tree Trouble**

Any homeowner can learn the telltale signs of a tree problem. For starters, it's a good idea to walk your property regularly and inspect the top, middle and bottom of your trees, says Tchukki Andersen, staff arborist for the [Tree Care Industry Association](#).

Here are some potential signs of trouble in each part of the tree. These issues may be caused by storm damage, pests or diseases:

#### **Canopy**

- Broken or dead branches
- Holes or chew marks on leaves
- Leaf discoloration



## Trunk

- Cracks in the bark
- Holes in the trunk
- Discoloration
- Mushrooms growing on the trunk



## Base

- Soil lifting or heaving
- Cracked roots
- Roots causing damage to a home, shed or other structure





For your own safety, note any signs of wildlife in a tree before cutting dead branches or doing other work. “If there’s a bee’s nest, you’ll want to find it before you cut away the branch it is on,” Andersen says. “And raccoons, squirrels and rodents move around in the canopy and could bite if provoked or frightened, especially if there’s a nest of young ones in your work zone.”

Also look for any steel support cabling that has snapped or electrical wires that may be sagging into the top of a tree. “There are things you can do on your own to look for any red flags or risky situations,” Andersen says. However, before you act on these situations, you’ll want to make sure it’s safe for you to do so. If not, you may want to call in a tree care professional for help.

## **How to Maintain Trees and Prevent Problems**

Even if you don’t spot any obvious issues, it’s a good idea to hire a qualified professional for regular tree care. Getting your trees checked regularly and addressing issues right away can help you prevent costly—and potentially dangerous—problems down the road, Andersen says.

A tree care professional can provide regular inspections, tree pruning and treatment for problems that may arise. A tree care company may be able to:

- Treat a tree with pesticides or [naturally-based products](#) for wood-boring or other insects
- Boost populations of beneficial insects to reduce pest populations
- Fortify soil to promote tree health
- Redirect or prune roots to encourage them to grow away from a home, a walkway or an in-ground swimming pool
- Prune or thin out a tree canopy over a roof to encourage air circulation and prevent moss growth or moisture damage

A tree care professional will tell you how often your trees need to be inspected. They may also give advice on how to head off future tree issues. “They might say, ‘Five years from now, this cherry tree is going to be kicking up shingles on the roof,’” Andersen says. ““But we can mitigate that with some pruning or growth regulator right now.””

The key to preventing big problems (like a tree ruining your roof, damaging your foundation or falling on your home) is to catch issues early.

## **Should You DIY Tree Care or Hire a Pro?**

When it comes to tree maintenance, some tasks are DIY-friendly, including watering your trees. You should do this once a week for half an hour if your area is not getting much rain, Andersen says. This helps promote good structural growth and keep trees firmly rooted. Andersen explains: “That goes a long way toward maintaining tree health, and it’s something anybody can do.”

Some homeowners may also be able to handle minor pruning on small ornamental trees such as pear trees or redbuds, according to Andersen. “If there are broken or dead branches in these smaller trees that you can reach from the ground with a handsaw or pruners, then you may be able to go out and do it yourself,” Andersen says.

But bigger jobs should be left to the pros. This includes tree removal, which should only be performed by a qualified and insured tree professional. Even regular pruning is often best left to a tree care company.

“To shape or direct future growth, an expert eye is needed,” Andersen says.

## **Maintain Your Trees to Maintain Your Coverage**

Maintaining your trees is a smart move from an [insurance standpoint](#). For example, you may need to address a dying tree or branches that are touching your roof to keep insurance coverage affordable.

If your insurance company spots a potential tree danger, they may reach out to ask you to fix the problem within a certain timeframe. And if you don’t, they may raise your premium or decide not to renew your coverage, says Loretta Worters of the [Insurance Information Institute](#).

That’s because trees can pose a variety of dangers to your home. For example, branches scraping a roof can lift shingles, causing water damage or mold issues. An electrical wire touching a tree could spark a house fire.

“It’s an important area insurance companies look at because they’re insuring the potential risks of something happening to your home,” Worters says.

Letting tree problems go unchecked can cause major property damage, injuries or death. In a worst-case scenario, a tree that’s rotten or weak can fall—either a branch or the entire tree, says Nick Gromicko, founder of the International [Association of Certified Home Inspectors](#).

“Trees fall on people, homes, cars and everything else,” he says. “A mature tree is thousands of pounds of wood, hanging right over people’s heads.”

## **Taking Care of Trees for Savings and Peace of Mind**

With the proper maintenance and help from a qualified tree care professional, you should be able to predict, prevent or delay many problems.

Every homeowner should learn to monitor the trees on their property and look for problems on their own. You should also develop a good working relationship with a trusted tree professional in your area. This approach may help you to keep your trees healthy, prevent tree-related property damage or injuries and avoid tree issues that could impact your insurance coverage.

While it’s an area many people don’t think much about when planning home maintenance tasks, it can really pay off to give regular attention to your trees.