# Purchasing a home in the trees!

Whether you’re a developer, realtor, a home purchaser or perhaps the seller, all understand the added value of an established landscape to a home. Many people looking for a new home are also attracted to specific neighborhoods where established tree canopies already exist. Developers love building in tracts of land where remaining stands of native trees can be integrated among the new streets and homes. Realtors will promote treed neighborhoods, nearby parks and yards that have established trees when listing a property. We can all agree that trees have many benefits and enrich our lives overall. It is important however to understand that large trees do have a certain amount of risk to them. I always say to people asking about this risk, what grows up must at some time come down. Ask anyone who lived in a treed neighborhood during the last severe windstorm and you will hear some pretty hair-raising stories about what can happen when trees do come down. It is for this reason that I feel it is important to talk with a qualified Arborist who has had proper risk assessment training when purchasing a home with large trees around it. It is just good to have some simple yet solid arboriculture knowledge about your trees such as species, health, common problems with insects and disease. It is also helpful to know about their structure, form, potential pruning needs and their risk to you and your property. Additionally we are seeing that purchasing homeowners insurance companies are scrutinizing homes with trees more. This also is the case sometimes when current homeowners switch insurance companies or refinance. We are seeing more pruning requirements to keep tree limbs further away from homes and in some cases complete removal of trees. This can really stink to find that your insurance company is requiring you to pay for tree work or be uninsured. I think that this stems from more claims from natural disasters such as wild fire and hurricanes. They must ultimately manage their risk by changing some requirements and policies.

We are familiar with all aspects of risk assessment and the areas of potential concern that insurance companies have with trees around your home. So for further questions, consultations and quotes on this topic or any other tree related question, give us a call today!