

Tree Values

A homeowner's guide to planning for assessing and reducing possible financial losses on trees and specimen shrubs.



What Are Your Trees Worth?

Most people understand the value of trees and other living plants because they beautify surroundings, purify air, produce oxygen, act as sound barriers, and help save energy with their cooling shade in the summer and wind reduction in winter.

Many people, however, don't realize plants have a dollar value that can be measured by competent plant appraisers. Tree appraisal is a process that may help you find out what your trees and plants are worth.

If your trees or shrubs are damaged or destroyed, you may be able to recapture your loss through an insurance claim or as a deduction from your federal income tax.

Planning for Highest Value

A professional in the tree, nursery or landscape industry, or a landscape architect can help you plan, install, and care for all of your trees and plants so that each of them will be worth more.

How Your Trees and Shrubs Are Valuated

The art and science of tree appraisal dates back over 100 years. While the details of the appraisal process have changed to keep up with current techniques, the principles remain the same.

Professionals in the industry have developed a set of guidelines for valuation that have been widely adopted in the field and are recognized by insurance companies, courts, and in some cases, the Internal Revenue Service (IRS).

There are several valuation methods used for tree appraisal that are appropriate based on the situation and type of loss. Using an inappropriate method can result in an appraised value that will not be accepted. This is why getting advice from an experienced appraiser is very important.

Potential Factors in Valuation of Trees and Plants

Size

Sometimes the size and age of a tree are such that it cannot be replaced. Trees that are too large to be replaced should be assessed by a professional who uses a specialized appraisal formula.

Species or Classification

Types of trees that are hardy, durable, highly adaptable, and free from objectionable characteristics are most valuable. They require less maintenance and have sturdy well-shaped branches and pleasing foliage. Tree values vary according to your region, the "hardiness" zone, and even local conditions. If you are not familiar with these variables, be sure your advice comes from a competent source.

Condition

The professional will also consider the condition of the plant. A healthy, well-maintained plant has a higher value. The roots, trunk, branches, and buds need to be inspected.

All of these factors may be measurable in dollars and cents. They can determine the value of trees and specimen shrubs, whether for insurance purposes, court testimony in lawsuits, or tax deductions.



Loss or Damage to Your Landscape Plants

A casualty loss is defined by the IRS as “... a loss resulting from an identifiable event of sudden, unexpected, or unusual nature.” This definition applies to loss resulting from events such as vehicular accidents, storms, floods, lightning, vandalism, or even air and soil pollution.

If your trees or landscape are damaged, first consult your homeowner’s insurance policy to determine the amount and type of coverage you have. Contact the insurance company to have an appraisal made by a competent tree and landscape professional who is experienced in plant appraisal. Have the appraisal made as soon as possible after your loss or damage.

The tree and landscape appraiser accomplishes many things for you. The professional can see things you might miss, help correct damage, and prescribe remedies you may be able to do yourself. The appraiser will establish the amount of your loss in financial terms, including the cost of removing debris and making repairs and replacements.

Checklist

These steps should be taken before and after any loss to your trees and landscape. Taking them can improve the value of your investment in the landscape and prevent financial loss should the trees or landscape be damaged or destroyed.

- Plan your landscape for both beauty and functional value.
- Maintain your landscape to encourage plant health and increase plant value.
- Take pictures of trees and other plants every year during the growing season. Pictures make “before and after” comparisons easier and expedite the processing of insurance claims or deductions for losses on federal tax forms.
- Check your insurance. In most cases, the amount of an allowable claim for any one tree or shrub is a maximum of US\$500.
- For insurance, legal, and income purposes, keep accurate records of your landscape and real estate appraisals on any losses.
- Consult your local Plant Health Care professional at every stage in the life cycle of your landscape (planning, planting, care), and to make sure you do not suffer needless financial loss if a casualty strikes.



What Is a Certified Arborist?

ISA Certified Arborists® are individuals who have proven a level of knowledge in the art and science of tree care through experience and by passing a comprehensive examination developed by some of the nation’s leading experts on tree care. ISA Certified Arborists must also continue their education to maintain their certification. Therefore, they are more likely to be up to date on the latest techniques in arboriculture.

Finding an Arborist

Visit [TreesAreGood.org](https://www.treesaregood.org) for free tools:

- The “Find an Arborist” tool can help you locate an arborist in your area.
- The “Verify a Credential” tool enables you to confirm whether an arborist has an ISA credential.

Be an Informed Consumer

One of the best methods to use in choosing an arborist is to educate yourself about some of the basic principles of tree care. Visit [TreesAreGood.org](https://www.treesaregood.org) to read and download all brochures in this series.



www.isa-arbor.com • www.treesaregood.org

©2021 International Society of Arboriculture. (v02.2021)
Through research, technology, and education, the International Society of Arboriculture promotes the professional practice of arboriculture and fosters a greater worldwide awareness of the benefits of trees.