Roots, trunk, branches and buds need to be inspected before determining tree condition.

4. *Location* of the plant. There are functional considerations as well as aesthetic. This is where location enters into the evaluation. A tree in your yard may be worth more than one growing in the woods. One standing alone will often value higher than one in a group. A tree near your house or one which is a focal point in your landscape tends to have more value. The *Site, Placement,* and *Contribution* of a tree help determine the overall value of the plant attributable to *Location.*

All of these factors can be measured in dollars and cents, and determine the value of a tree, specimen shrubs or evergreens, whether for insurance purposes, court testimony in lawsuits, or for tax deductions.

Checklist

These are steps to take before and after any casualty loss to your trees and landscape. Taking them can improve the value of your investment in nature's green, growing gifts, and prevent financial loss if they should be damaged or destroyed.

1 *Plan* your landscaping for both beauty and functional value.

2 *Protect* and *preserve* to maintain value.

3 *Take pictures* of trees and other landscape plants now, while they are healthy and vigorous. This makes "before and after" comparisons easier and will expedite the processing of insurance and/or IRS claims.

4 *Check your insurance*. In most cases, the amount of an allowable claim for any one tree or shrub is a maximum of $500.

5 *Keep accurate records* of your landscape appraisals and real estate appraisals for any losses — for insurance, legal and income tax purposes.

6 *Consult your local Plant Health Care professional* at every stage in the life of your landscape — planning, planting, care and (to make sure you do not suffer needless financial loss) when a casualty strikes.

Information for this brochure was taken from the companion publications, *Guide for Plant Appraisal* and *Manual for Plant Appraisers*, available from the International Society of Arboriculture.

This brochure is one in a series published by the International Society of Arboriculture as part of its Consumer Information Program. You may have additional interest in the following titles currently in the series:

- Avoiding Tree Damage During Construction
- Avoiding Tree and Utility Conflicts
- Benefits of Trees
- Buying High-Quality Trees
- Insect and Disease Problems
- Mature Tree Care
- New Tree Planting
- Plant Health Care
- Proper Mulching Techniques
- Pruning Young Trees
- Pruning Mature Trees
- Recognizing Tree Hazards
- Treatment of Trees Damaged by Construction
- Tree Selection
- Tree Values
- Trees and Turf
- Why Hire an Arborist?
- Why Topping Hurts Trees

Developed by the International Society of Arboriculture, a non-profit organization supporting tree care research around the world and dedicated to the care and preservation of shade and ornamental trees.
For further information, contact: ISA, P.O. Box 3129, Champaign, IL 61826-3129, USA
www.isa-arbor.com

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Tree Values

This brochure is a homeowner's guide to planning for, evaluating and reducing possible financial losses on trees, specimen shrubs and evergreens.

What are Your Trees Worth?

Almost everyone knows that trees and other living plants are valuable. They help beautify our surroundings, purify our air, act as sound barriers, manufacture precious oxygen, help us save energy through their cooling shade in summer and their wind reduction in winter.

However, many people don't realize that plants have a dollar value of their *own*, that can be measured by competent plant appraisers.

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.

Some Practical Advice

Here is some practical advice that may help you find out what your trees and plants are worth.

Planning for Highest Value

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

How Your Trees and Shrubs are Evaluated

Seek the advice of professionals in this field who have developed a set of guidelines for the evaluation. These guidelines have been widely adopted in the field and are

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recognized by insurance companies, the courts and, in some cases, the Internal Revenue Service (IRS).

What to Do if You Suffer Loss or Damage to Your Landscape Plants

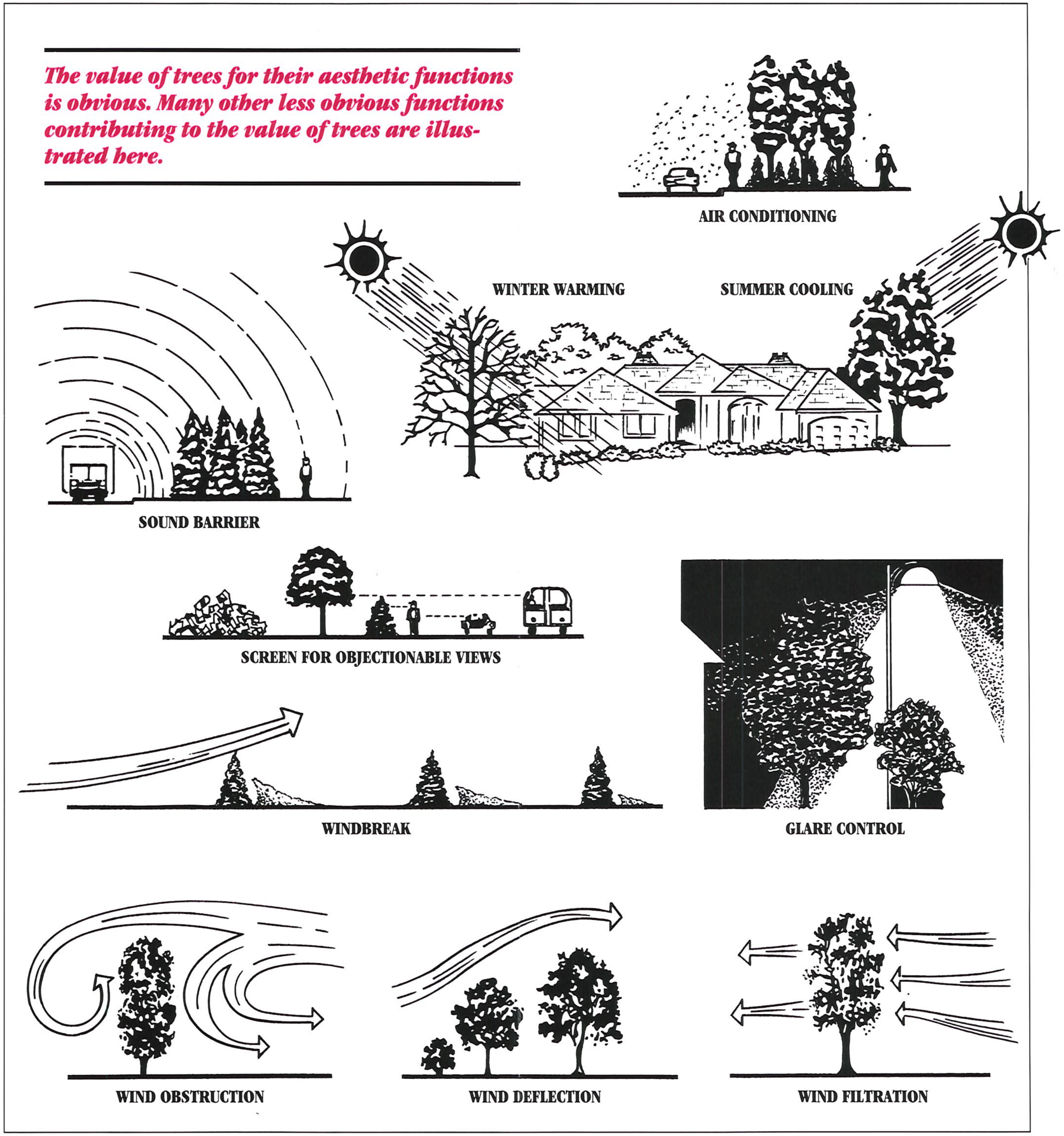
A casualty loss is defined by the IRS as "... a loss resulting from an identifiable event of sudden, unexpected or unusual nature." This can include such things as vehicular accidents, storms, floods, lightning, vandalism, or even air and soil pollution.

If you suffer damage to trees or landscaping from any type of casualty, first consult your homeowner's insurance policy to determine the amount and kind of coverage. Contact the insurance company to arrange for them to have an appraisal made by a competent tree and landscape professional who is experienced in plant appraisal. Have the appraisal made right after your loss or damage. The tree and landscape appraiser accomplishes many things for you. He can see things you might miss, help correct damage, 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. All this is a wise investment, well worth the cost you may incur for the inspection.

Four Factors in Professional Evaluation of Trees and Other Plants:

1. Tree *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 evaluated by professionals who use a specialized appraisal formula.
2. The *kind* of tree (or its classification). Choose the species for its utility and its adaptability. Tree values vary according to your region, the "hardiness" zone, and even state and local conditions. If you are not familiar with these variables, be sure your advice comes from a competent source.

   Trees which are hardy, durable, highly adaptable, and free from objectionable characteristics are worth the most. They require less maintenance; they have sturdy, well-shaped branches and pleasing foliage.
3. *Condition* of the tree, shrub or plant. The professional also will consider the condition of the plant. Obviously, a healthy, well-maintained plant will have a higher value.



The value of trees for their aesthetic functions is obvious. Many other less obvious functions contributing to the value of trees are illustrated here.