HARPER
Tree Consulting

A plain-English guide for home buyers, estate agents and conveyancers

My mortgage lender wants a tree report: what happens next?

It's a common moment of worry in a house purchase: the valuation comes back and the lender won't go ahead until a tree near the property has been looked at by a specialist. It sounds alarming, but in most cases it is a routine step, and a clear tree report is what gets the purchase moving again.

Why lenders ask for a tree report

A lender is lending against the property, so anything that could damage the building is a risk to them. With trees, the main concern is subsidence. On shrinkable clay soils, thirsty trees can dry out the ground under foundations in dry summers, causing it to shrink and the building to move. Removing a large tree can cause the opposite problem, called heave, as the clay takes up water again.

The valuer will usually flag a tree when several of these come together:

- a large tree, or one that will grow large, close to the house
- a species known for high water demand, such as oak, willow or poplar
- a clay soil area, which covers much of southern England
- older or shallow foundations, or visible cracking in the building

What happens next

1. **The lender sets a condition.** The mortgage offer, or release of funds, depends on a satisfactory report from a qualified arboriculturist. Check the exact wording: it tells us what the lender needs answered.
2. **You instruct an independent arboriculturist.** Send us the property address, the valuer's or lender's wording, and your deadline.
3. **We visit the property.** We record the tree's species, size, condition and distance from the building, and look at the soil type and any signs of movement.
4. **You receive the report.** It explains the actual level of risk in plain English and sets out any sensible management, such as pruning or monitoring.
5. **The lender reviews it.** In most cases a clear, well-evidenced report is enough for the lender to proceed.

Will the tree have to come down?

Usually not. Removal is rarely the first recommendation, and on clay soils it can create its own risk of heave. More often the answer is to leave the tree, manage its size, or monitor the building. If the tree is protected by a Tree Preservation Order or is in a Conservation Area, any work needs the council's consent first.

If there is visible cracking, the lender may also ask for a structural engineer. We can work alongside them.

How quickly can you help?

We know house purchases run to tight deadlines. Reports are usually delivered within **10 working days**, and urgent instructions can often be turned around faster.

Prepared by Jon Harper, Royal Forestry Society Certificate in Arboriculture (with credit). Independent advice, with no ties to tree work contractors.

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Free quotes: send the address, the lender's wording and your deadline