What Businesses and Homeowners Need To Know About Trees

The Importance of Tree Maintenance

Trees add environmental benefits, aesthetic appeal, and property value, but they also come with responsibilities as with all other personal property. Proper tree maintenance is critical for ensuring safety and preventing potential damage. The United States loses approximately 36 million trees annually due to urban and rural development, disease, and lack of maintenance.

Regular pruning and inspections by certified arborists can significantly reduce these risks. In fact, well-maintained trees can increase a property's value by up to 20%.

Understanding Your Liability

Businesses and homeowners are responsible for the trees on their property.

If a tree fall is the result of negligence, such as failing to address a visibly diseased or damaged tree, or lack of maintenance, the homeowner could be liable for damages. A study showed that over 30% of tree-related insurance claims are due to a lack of proper maintenance. It is imperative that you understand your individual policies.

Tree Laws, Disputes, and Insurance Coverage

The State of NJ, Department of Environmental Protection, and the Borough has implemented laws and ordinances protecting trees, and our stormwater system, per requirements that have been implemented.

Disputes between neighbors over trees are common, ranging from overhanging branches, general maintenance, to root damage. Because many community disputes involve trees or landscaping, it is imperative to understand state and local laws and communicate with neighbors to resolve issues reasonably, amicably, and in accordance with the law.

Homeowners' insurance policies typically cover damage caused by falling trees, but exceptions and limitations exist. Contact your insurance company for details.

Preventive Measures

Trees are beautiful and beneficial elements of our homes, businesses, and properties. But they also carry responsibilities and potential liabilities for homeowners and business owners. Taking proactive preventive measures can significantly reduce the risks associated with tree ownership, such as property damage or injury.

Businesses and homeowners can implement some basic steps to ensure their trees remain healthy and safe. These steps will protect you from potential legal and financial repercussions as well as contribute to the health, safety, and welfare of your community and environment.

By understanding and applying these guidelines, businesses and homeowners can enjoy the environmental benefits of their trees while responsibly mitigating any potential safety concerns.

Conduct Tree Assessments

Homeowners and businesses are advised to schedule professional tree assessments regularly. These inspections are crucial for identifying potential hazards such as weak branches, diseases, or structural issues that could lead to property damage, potential safety concerns, or injuries. Hiring a certified arborist, or tree maintenance vendor is recommended.

Certified arborists can provide expert evaluations and recommendations to keep trees in optimal condition.

Maintain Your Trees Properly

Proper tree maintenance, including regular pruning and care, is essential for the health and stability of your trees. Timely pruning helps prevent the development of weak or dangerous limbs and promotes the tree's overall health, reducing the risk of falling branches or trees, and other safety issues that may arise.

Understand Your Local Tree Laws: Local Ordinances

It's important for businesses and homeowners to be aware of and understand local tree laws and ordinances. These laws implement specific maintenance, preservation, and removal guidelines as required by the EPA, NJ Department of Environmental

Protection, and the Borough. Being informed about these regulations can help businesses and homeowners make lawful decisions regarding their trees.

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Communicate with Neighbors

Effective communication with neighbors is key in managing tree-related issues. If a tree straddles property lines or its branches overhang into a neighbor's property, it's best to proactively discuss and address any concerns. This approach helps prevent disputes and fosters good neighborly relations. Communication is always the best approach.

Review Insurance Policies

Reviewing and understanding your insurance policy ensures adequate coverage for tree-related damages. Businesses and homeowners should check whether their policy covers damages caused by their own trees as well as trees from neighboring properties. It's also important to understand the extent of the coverage, including any exclusions or limitations.

Remember,

Trees are a beautiful and exceptional part of our properties, landscapes, and stormwater vitality, but they come with responsibilities. As either a business or homeowner, understanding your liability and taking proactive steps in tree maintenance and communication can prevent costly disputes and damages.

By being informed and diligent, homeowners and business owners can enjoy their trees while ensuring safety and peace of mind.

Code Enforcement is available for any questions regarding safety concerns or the code of ordinances.