The Preparation of Mortgage (Homebuyer) Reports

At a glance…

Training (with Assessment) Competence

Duration Notes: 1 day

Prerequisites: All Learners must:

- Be over 18 years of age
- Have a minimum of five years' post-qualification/work experience in the Arboricultural industry
- Be familiar with the process of visual tree assessment (VTA).

Introduction

Understand the Root Cause by taking The Preparation of Mortgage (Homebuyer) Reports course.

Overview in brief

This course is designed to provide you with the necessary training to enable you to assess potential damage to houses caused by tree related issues and write accurate reports for the vendor to make decisions on how to manage the risk of subsidence.

You will gain more understanding of the relationship between trees and buildings and whether there is a risk to subsidence.

The finer details

You'll need to hold a recognised further of higher education qualification in Arboriculture or equivalent.

You will be given the information to be able to:

- Assess the potential for trees to cause subsidence damage, identify the species of tree most commonly associated with subsidence damage.
- Identify the species of trees
- Assess the shrink/swell potential of the soil underside of building foundations and produce a preliminary report for the home buyer/vendor client and /or the mortgage lender.

Course sessions:

- The fundamentals of tree-caused subsidence
- Soils, clay and climate
- Field Exercises
- Writing the Report.

It is recommended that learners ensure that they remain up to date with changes in industry and working practices by attending regular training.

Who should attend?

All persons who will be required by their employer to complete Mortgage Reports.

What will be covered?

On completing this session, you will be able to:

- Be aware of the impact of subsidence on the house insurance market
- Describe the Meteorological Office Rainfall And Evapotranspiration Calculating System (MORECS)
- Be aware of the housing stock in England
- Describe how trees cause subsidence damage to buildings
- Be aware of the rooting patterns of different tree species
- Describe the potential influencing distance of trees
- Describe how implicated trees can be managed to minimise their potential to cause subsidence in the future.