

TREE Fund Webinar Q&A



Viewer questions from October 2025 webinar:

Policy Strategies to Value and Retain Mature Urban Trees on Private Lands

Presenters:

JD Brown – Biophilic Cities

Tim Beatley – University of Virginia

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Q: In calculating value of trees, do you also include the cost of tending that tree until it reaches maturity? Is that investment in the tree part of the actual cost when you think of removing a mature tree that is not in need of replacement from hazard reduction?

A: Yes. A full accounting of the cost/benefit of mature trees should include a consideration of ongoing maintenance.

Q: Is there any value recognized for removing a non-native or invasive mature tree and replacing it with a regional native tree that supports regional wildlife and is appropriate for our current climate?

A: Agreed that control of invasives is critical and that there should be a preference for planting native trees.

Q: Reviewing the valuation example from Mebourne, what I read is the parts of the total value, the overall total appraised value, include costs and benefits combined, and overall the value parts (components) are similar to within the Guide for Plant Appraisal, currently in 10th Edition, published by ISA. Has Biophilic Cities had tree appraisals calculated using the Trunk Formula Technique from this Guide for Plant Appraisal?

A: Yes. The ISA appraisal process does appear to include those elements as well. I would defer to a licensed arborist to get their thoughts.

Q: Any unusual or unique reasons that caused a mature tree to be valued and saved in the urban environment, either in Canada, USA or elsewhere?

A: Mature trees in the urban context provide exponential ecosystem benefits (versus newly planted trees) and also provide unique value in terms of cultural, historical, and aesthetic benefits.

Q: One tree protection or preservation method that can provide economic, social, and environmental benefits to a property owner, and everyone, for keeping mature size, specimen or heritage, trees and understory, is enacting a Conservation Easement for that land area to preserve the tree(s) and understory that is similar to the wetlands and woodlands easements, but for urban land area. Has this been used or researched for use by Biophilic Cities or any of the participating cities and organizations?

A: Yes. We include that as part of what we termed "private mechanisms" for mature tree preservation.

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Q: Capturing stormwater on-site is listed as compatible with tree preservation, but in Seattle stormwater infrastructure is mostly concrete and competes for space with trees. Do you have any suggestions or models of stormwater Code that uses mature trees as stormwater infrastructure?

A: A variety of jurisdictions, including Seattle, have "green factor" policies. Recognizing and providing credit for trees as stormwater capture infrastructure. This is one way to position mature trees as critical infrastructure (that also provides other co-benefits).

Q: How long does a tree protection bond stick around? Death can occur long time after construction impacts.

A: Depends on the jurisdiction, but 2 years is one approach. There is no bonding provision that I am aware of that would require bonding for the life of a tree.

Q: Is that tree matrix tool from WSSI?

A: The Tree Matrix tool that we highlighted in the presentation was created locally by Keith Pitchford and can be found at <https://www.treematrix.com/>

Q: With a tree protection bond; have you found anywhere that has these for multiple years after the development is done? For example, would they be forced to pay if the tree declined 3 years after construction?

A: Depends on the jurisdiction, but 2 years is one approach. There is no bonding provision that I am aware of that would require bonding for the life of a tree.

Q: I see insurance companies requiring land clearance/tree removal because of fire danger, (mostly western US). Have you had a chance to consider the impact of insurance requirements on tree retention?

A: The impact and influence of insurance companies was raised by several attendees. A critical element that requires attention but was not a focus of our research.

Q: I see that Biophilic Cities also addresses bird-collisions and creating bird friendly Cities. A lot of the loss of mature trees is often associated with development, infill etc. How do you make sure that the retention of some of these mature trees within increased dense areas doesn't create traps for migrating birds as well?

A: Agree that creating nature in high-density areas should go hand-in-hand with bird-safe building design.

Q: Have you seen what incentives are most effective for tree preservation during residential development in heavily wooded areas?

A: Rural development was not a focus of our research, but cluster development is one approach that can balance new development with preservation of core habitat areas.

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Q: The property tax deduction idea made me think about investing in neglected communities that usually barren in terms of canopy. Is there any policy that exists that reinvests trees in areas where mature trees have been removed disproportionately or some sort of developmental offsetting dues that private companies owe a community in order to retain the historical significance of what these trees mean to long held residents.

A: Several cities are mapping and prioritizing canopy improvements in communities that need them the most. One example is the Richmond 300 plan.

Q: Could you speak to enforcement or verification requirements for tax deduction incentives? how would smaller jurisdictions with limited resources assess and verify deductions for tree preservation?

A: That is a good question and one that I do not have a good answer for. Prioritizing enforcement with dedicated staff and funding is critical to supporting regulations and incentives.

Q: Your thoughts on the value of the 3-30-300 "rule"? It seems to have been embraced by our local politicians and municipal arborists - but seems open to a wide variety of interpretations that could protect very few larger mature trees. For example, if everyone should be able to see 3 trees from their residence, does that mean the same three trees for hundreds of residents? How big does a tree have to be? Etc.

A: The rule is a great example of how a simpler policy can address complex objectives. Jurisdictions may more readily adopt this rule.

Q: You need to factor in the reality that climate change will produce more severe storms & fire damage and insurance companies will keep forcing homeowners to cut trees. That is more forcing than any neighbor's opinions and feelings. We are talking about tens of thousands of dollars insurance increases, or entire house costs. A \$200 tax credit or signs won't balance that.

A: The impact and influence of insurance companies was raised by several attendees. A critical element that requires attention but was not a focus of our research.

Q: More of a comment regarding incentives - my municipality has a significant tree program. If the tree is on private property, the owner is eligible for municipal grants to cover partial costs of proactive (and reactive) maintenance. That seems like a great carrot idea and not something I've seen in the other heritage tree programs I've reviewed. Unfortunately, the municipality has let the program become moribund and (in my opinion) would like to see the program die.

A: Agree that financial support for continued maintenance is needed to support landowner care of mature trees.

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Q: Are we engaging utility companies in tree preservation policy? Our neighbor hounded PG&E (our utility company) to remove an 8' diameter healthy cypress tree she did not want to pay to maintain.

A: Utility companies are a definite stakeholder that needs to be engaged.

Q: It would be really helpful to have some type of fact sheet or resource with info on rebutting common arguments made by insurance companies or others who claim that mature trees are dangerous to homes.

A: The impact and influence of insurance companies was raised by several attendees. A critical element that requires attention but was not a focus of our research.

Q: Looking for advice on dealing with less open/honest tree removals - dealing with a lot of poisoned trees that are protected but the act of poisoning is hard to prove and seems to be trending.

A: One option that we discuss in the policy brief is to require local licensing of tree removal companies, which includes, in part, agreement to comply with local policies.

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