

Damaged tree may be claimed as loss

Oak trees — particularly old, large trees with hollow trunks and limbs — were the most susceptible to costly damage from last July's freak windstorm which whipped through parts of the Midwest, a University of Michigan forester reports.

Of the thousands of damaged trees, Professor Harrison Morton examined some 700 trees in Ann Arbor and surrounding areas to determine casualty losses of homeowners. He found the most frequently damaged valuable species were red oak, spruce, beach cherry trees, sugar maples, American elm, hickory and Norway maples.

Morton, a forest pathologist at the U-M School of Natural Resources, advises in many cases homeowners can claim the damage as a casualty loss on their 1980 federal income tax returns, provided the damage has been professionally appraised.

Major considerations in determining whether the loss warrants a tax claim include the extent of the damage, whether tree damage has had a detrimental aesthetic effect on the property, the size, health and value of the original tree, the location of the tree on the property, and the overall value of the property, according to Morton.

"Unfortunately, a tree's sentimental value is not a consideration in assessing a casualty loss," says Morton. "The Internal Revenue Service requires that the assessment must be made by a professional consultant who can objectively determine the tree's value and its impact on the property value."

Most types of Michigan homeowners insurance coverage provides little or no compensation for damage to the trees themselves, although they do cover damage to the home as a result of tree damage, Morton points out.

Other states may limit coverage to \$500 per tree. Thus, the income tax claim is usually the only way homeowners have filed tax claims because the trees which were damaged played a central role in the landscaping of the property, or because the tree provided shade over a patio, or obstructed noise or the view from a highway, notes Morton.

Of the 700 trees investigated by him, oak trees sustained the most costly losses, with an average loss of \$1,720. Other species with costly losses were the American elm, with a \$1,610 average loss; sugar maples, with a \$1,500 loss; Norway maples, with \$1,170; and

spruce (especially blue spruce) with \$1,020.

Of the trees Morton investigated, the largest loss — \$60,000 — was on a centennial farm east of Ann Arbor where 36 mature trees were downed. The largest single loss for one tree was \$26,000 for a large white oak, which served as a focal point in landscaping

and had determined where the house was built.

In assessing such damages, Morton suggests that it is helpful for the homeowner to have photographs of trees both before and after the damage occurred. "With various ice and wind storms and tornadoes common in

Great Lake states, a homeowner is wise to photograph all those valuable specimens now, not after they are on the ground," says the professor.

Names of tree consultants are listed in the Yellow Pages or can be obtained by calling local office of the state Department of Natural Resources.

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— Harrison Morton, U-M

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