

# The Preparation of Mortgage (Homebuyer) Reports Resit

## At a glance...

### Training (with Assessment) Competence

Duration Notes: 1 day

Delivery Method: Training (with Assessment )

Prerequisites: All Learners must:

- Be over 18 years of age
- Hold a recognised further or higher education qualification in Arboriculture or equivalent
- Have a minimum of 5 years' post-qualification/work experience in the Arboricultural industry
- Be familiar with the process of visual tree assessment (VTA).

## Introduction

Lead the team with a skill in The Preparation of Mortgage (Homebuyer) Reports.

## Overview in brief

This resit is designed to provide a working knowledge of building subsidence and influencing caused by trees.

The course will prepare you for the Mandatory Lantra Awards Technical Award in the Preparation of Mortgage (Home Buyer) Tree reports.

Our course will help you to develop your skills in that role.

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





## The finer details

You'll need to hold a recognised further 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 and need to complete a resit.

## What will be covered?

On completing the resit, 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 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.

