ANNOTATED SAMPLE REPORT

November 17, 2025

Jane Smith
1234 Main St.
Pleasantown, CA

Subject: Tree Risk Assessment of Coast Live Oak

Dear Ms. Smith:

We met at the day care center you operate at 1234 Main St. on November 10 to discuss the mature coast live oak tree (*Quercus agrifolia*). The tree is in the children's play area on the west side of the building. You asked me to assess the condition of the tree and the risk it poses to staff and visitors.

On November 12, I performed a basic (Level 2) visual inspection of the tree from the ground. This letter summarizes my findings, presents an assessment of risk associated with the tree, and provides recommendations for management.

Site location, description of assignment, date of inspection, how inspection was performed, what is in report.

Description of the Tree
The coast live oak has a 30-inch trunk diameter at 3.5 feet above the ground and is 35 to 40 feet in height (Photo 1). The tree is in a circular open soil area approximately 6 feet in diameter. The area beyond the soil area is paved. The tree is not irrigated and there are no plantings beneath the canopy.

The tree's canopy appears normal in color but unusually sparse, with many small-diameter dead branches. I considered its health to be fair. It appears to have been declining for several years.

The tree is leaning slightly, and the crown is slightly heavier on the northwest side. The main trunk divides into three stems at 4.5 feet above the ground. A seam is present where bark is embedded at the attachments with the central stem (Photo 2). There are several pruning wounds with visible decay, and, in some cases, cavities (Photo 3).

Description of tree and site.

Photo 1. The subject coast live oak in day care play area, west of the building.

Photo 2. The central stem has included bark at the attachment that forms a seam.

Photo 3. Decay is visible in a 15-inch-long old wound with a cavity on the southern stem.

Annotated photographs of tree overall, and close-ups of conditions of concern.

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Methodology
I followed the procedures described in Best Management Practices—*Tree Risk Assessment*, Third Edition (BMP, 2025, International Society of Arboriculture). Tree risk is defined as the combination of the likelihood of tree failure, the likelihood that people or property (target) would be struck by the failure, and the consequences of the failure.

The risk rating is derived from my professional assessment of four conditions: the likelihood of tree failure, the target use and occupancy, the likelihood of impact, and the consequences of the failure. Ratings for each of those are applied to two BMP matrices to determine the likelihood of failure and impact, and the risk rating. I based my assessment of the likelihood of failure on a time frame of 1 year, as we discussed.

Description of risk assessment methodology.

Risk Assessment
The most likely point of failure is one of the three stems. I assessed the risk associated with a stem failing and impacting either of two targets: (1) the people in the play and lunch areas and (2) the building (Table 1). If a stem fell onto the building it would cause structural damage, but the building would protect people inside of it. People in the playground and lunch area, however, would not be protected and could be injured by the falling stem and its branches.

Identification of specific targets and failure types.

Table 1. Risk Assessment of Coast Live Oak.

Part of Tree	Target	Likelihood of Failure	Likelihood of Impact	Likelihood of Failure and Impact	Consequences	Risk
Stem	People in the play and lunch area	Possible	Medium	Unlikely	Severe	Low
Stem	Building	Possible	High	Somewhat likely	Significant	Moderate

Note: Column headings use terms found in the BMP—*Tree Risk Assessment* (2025).

Summary table of tree risk ratings for two target/failure combinations.

Using the BMP methodology, I rated the likelihood of a stem failing as *possible.* The daycare center is open 12 hours a day, 6 days a week. People are likely to be present for several hours a day. I rated the occupancy as *frequent*, the likelihood of impact as *medium*, and the likelihood of failure and impact as *unlikely*. The consequences of such a failure would be *severe.* Using the BMP risk matrix, the risk rating for the stem failing and hitting a person in the playground/lunch area is *low*.

I rated the likelihood of the stem near the building failing to be *possible*. Because the building is stationary, it has a *constant* occupancy rate. Therefore, the likelihood of impact would be *high,* and the likelihood of failure and impact is *somewhat likely*. Given the size of the stem and height of the tree, the consequences of failure onto the building are *significant*. It would not destroy the building but would require significant repairs. The overall risk rating for stem failure onto the building is *moderate*.

For each of two target/failure combinations, ratings and descriptions of likelihood, occupancy, likelihood for failure and impact, consequences, and risk.

Recommendations
Management of declining trees is difficult because there can be many causes and often there is limited response to treatment. My visual inspection provides limited information about the health of the root system and the internal condition of the trunk and branches. I recommend further investigation to determine what mitigation options are available to improve tree health and structural stability.

Recommendations for risk mitigation.

Following are my recommendations for further investigation if you want to reduce the risk and retain the tree, or if you prefer to remove the tree and eliminate the risk.

1. **Examine the tree further to determine risk mitigation treatments.**
    - Perform an advanced inspection of the root collar, trunks, and scaffold branches to determine the extent of internal decay. If decay is extensive, removing the tree may be prudent. If decay is relatively small, preservation can be considered with pruning to reduce the weight on the stems.
    - Perform an aerial inspection to identify defects not observable from the ground that would change the likelihood of stem and branch failure.
    - To reduce the likelihood of stem and branch failure, consider pruning to shorten long lateral branches, particularly those that could strike the building. This would reduce the risk rating to *low*, but it would also result in a smaller, misshapen crown.
    - Schedule annual inspections by a Tree Risk Assessment Qualified Arborist to evaluate health and structural stability and the need for additional treatments. Inspect the tree after any storms to evaluate damage and structural changes.
    - If the root collar inspection reveals healthy roots, I will provide appropriate treatment recommendations to improve tree health.
2. **Remove the tree now.**
    - The only way to eliminate the risk is to remove the tree. The advantages of removing the tree should be considered with the loss of benefits the tree provides, such as shade and wildlife habitat.

Description of actions to manage risk of this tree.

Limitations

My risk assessment was limited by relying on a visual inspection from the ground. I did not inspect the roots below ground, or the internal condition of the tree. There may be defects in the upper crown that I could not see from the ground.

Trees change over time. My inspection represents the condition of the tree at the time of inspection. Annual tree inspections are recommended to identify changes to tree health and structure. In addition, trees should be inspected after storms of unusual severity to evaluate damage and structural changes. Initiating these inspections is the responsibility of the client and/or tree owner.

Furthermore, we cannot predict all failures. Wind forces, for example, can exceed the strength of wood causing branches and trunks to break in unexpected ways. Wind forces coupled with rain can saturate the soil, reducing its ability to hold roots, and causing trees with no visible defects to blow over.

Limitations of the risk assessment and need for reinspection.

Please feel free to contact me with any questions. I look forward to hearing from you.

Sincerely,

Linden Forest

Linden Forest, Consulting Arborist
ISA Certified Arborist No. XY-0211A
ISA Tree Risk Assessment Qualified