



# Japanese knotweed information for Mortgage Lenders

## Available leaflets

- Identification
- Legal issues
- Planning, surveying & development
- Utility & engineering providers
- Route maintenance & vehicle recovery
- Mortgage Lenders

## Who is this guide for?

This guide has been produced to help mortgage advisers make loan decisions when properties may have a Japanese Knotweed problem. This leaflet should be read in conjunction with others in the series.

## What is Japanese knotweed?

The plant is an invasive perennial weed that forms dense stands of tall canes up to 3m (10 feet) during summer, which die back in autumn. Originally introduced in the late 19<sup>th</sup> Century as an ornamental plant, Japanese Knotweed now poses a major problem to property developers, due to its ability to damage structures and spread rapidly from small fragments. During spring, rapidly growing light red shoots appear. The stems are similar to bamboo, and can grow to a height of 2-3m, with the rhizome (root system) spreading outwards under the surface for up to 7m from stems visible above ground. The plants die back in winter, meaning surveyors operating at that time of year need to ensure that Knotweed is identified on sites.



## Knotweed Awareness

Japanese Knotweed and other non native knotweeds are a serious problem, which may add treatment costs to a property where they are present. However, Knotweed can be managed, and should not necessarily be a barrier to purchasing a property. This guide, and others in the series, have been developed to try and quantify the risks posed by knotweed, so that informed decisions can be made when assessing individual properties. Overestimating the risk of Knotweed may result in unnecessary loss of business in situations which can be simply managed. Inappropriate management can lead to increased costs and liabilities in the long term.

## Boundary Issues and Spread

Knotweed does not respect boundaries and needs to be considered carefully when close to boundaries. Combined and collaborative treatment is always preferable where achievable.



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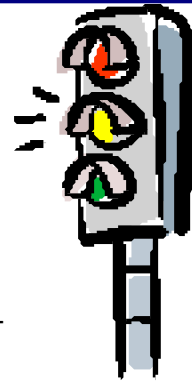
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**PREVENT THE SPREAD OF KNOTWEED**

[www.cornwallknotweed.org.uk](http://www.cornwallknotweed.org.uk)

# At what distance from a property is the presence of knotweed an obstacle to lending / property development?



## The Traffic Light System

We have designed a simple classification system for guidance on making lending decisions concerning properties where there may be Japanese Knotweed. This is based on a **Red**, **Amber** or **Green** designation of the Knotweed risk at the property. The system is explained in more detail below. NB Measurements / distances are for guidance and are not absolute

### RED- Japanese Knotweed within 10m of the building / structure

As knotweed can extend 7m laterally from the last visible above-ground growth, properties with Knotweed present within 10m of the building may be at risk of Knotweed rhizomes extending below, or into the foundations, resulting in structural damage if not managed quickly and effectively.

In these situations specialist advice should be sought to establish risk.

### AMBER- Japanese knotweed further than 10m away from the building/structure.

Further survey work will be required by a recognized consultant to quantify risk from knotweed within a reasonable timeframe and to recommend options for treatment if required or applicable. Adjacent landowner agreement may be needed to tackle the knotweed problem, and if necessary a knotweed management plan could be developed. Knotweed should not be seen as a barrier to loaning if the appropriate management options are planned and accounted for.

### GREEN- No Japanese Knotweed on the Property

Where there is no knotweed in, or along the external property boundaries as defined above under 'Amber', no further investigative work is normally required at this time. The dwelling can be considered free from imminent risk of damage associated with knotweed. Knotweed should not affect loan decisions, or be a condition of the loan. However, vigilance against Knotweed should be ongoing at all locations where it has been identified in the vicinity.

## Note:

These are general rules and may not apply to all sites due to varying topography and other site conditions, therefore it is recommended that all sites should be treated on a site specific basis, and if in the surveyor is in any doubt, the advice of a recognised consultant should be sought.

## How do I deal with Japanese knotweed?

Consult the additional resources listed below and other leaflets in this series.

Appropriately qualified specialist Knotweed contractors should be used.

## Help inform future control strategies

Cornwall Council operates a mapping database for knotweed in Cornwall. Recording your knotweed sightings can help inform future control strategies. Visit the website and enter details of the location and the area covered by the knotweed stand. [www.cornwallknotweed.org.uk](http://www.cornwallknotweed.org.uk)

## Additional resources

More information can be found at [www.cornwallknotweed.org.uk](http://www.cornwallknotweed.org.uk)

The Environment Agency's **Knotweed Code of Practice** provides guidance for managing Japanese knotweed and includes information on knotweed identification and waste disposal. Available at [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)



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Email: [equality@cornwall.gov.uk](mailto:equality@cornwall.gov.uk)



## PREVENT THE SPREAD OF KNOTWEED

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