

Mortgage Information

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Offices in London, Manchester and Glasgow

What is Japanese Knotweed?

Japanese Knotweed is an alien plant species first introduced to the UK in the mid nineteenth century. Japanese Knotweed is an extremely aggressive, rapidly growing perennial - capable of growing a foot a week and spreading up to 7 metres in all directions per season.

Japanese Knotweed has no natural enemies in the UK and its highly invasive nature makes it a problem not just for our native wildlife but also for the built environment and related infrastructure.

If left unchecked, Japanese Knotweed will continue to spread, producing dense clumps of growth up to 3 metres in height. Japanese Knotweed does not spread by seed but produces a dense rhizome network beneath the ground from which the smallest fragment will re-grow.



Japanese Knotweed in July

What is the legislation surrounding Japanese Knotweed?

It is **not** an offence to have Japanese knotweed on your land.

Japanese Knotweed is **not** a **notifiable** weed.

It is an offence to cause the spread of Japanese Knotweed under:

Section 14(2) of the Wildlife and Countryside Act 1981 (WCA 1981) which states that *'If any person plants or otherwise causes to grow in the wild any plant which is included in Part II of Schedule 9, he shall be guilty of an offence.'*

Anyone convicted of an offence under Section 14 of the WCA 1981 may face a fine of £5,000 and/or 6 months imprisonment, or 2 years and/or an unlimited fine on indictment.

The **Environmental Protection Act 1990 (EPA 1990)** may also be applicable, which defines soil containing fragments of Japanese Knotweed plant material as 'controlled waste'. This waste must be handled responsibly and soil suspected of containing Japanese Knotweed must be taken to an appropriate landfill facility where it will be buried down to a depth of at least 5 metres. It must not be reused for construction or for landscaping purposes.

Why does Japanese Knotweed cause problems when getting a mortgage?

The aggressive growth pattern of Japanese Knotweed is capable of exposing weaknesses in hard engineered structures such as concrete, tarmac, brick walls and foundations.

Specific problems caused by Japanese Knotweed are:

- Damage to retaining wall structures, paving and tarmac areas
- Damage to building foundations
- Damage to flood defence structures
- Reduction in land values
- Aesthetic issues
- Restriction of access

All of which are reasons why mortgage lenders are reluctant to lend on properties with Japanese Knotweed.



How can JKSL help me?

Our specialist surveyors will carry out a full site survey at your property in order to assess the implications the Japanese Knotweed has on both yours and the surrounding properties. Our surveyors will then produce a report which includes your treatment options, the different methods we use, COSHH (Health Risk Assessment), a cost breakdown, photographs and a marked drawing. We will put together a management plan which will satisfy the criteria stated by the mortgage lender in question.

JKSL work closely with the Council of Mortgage lenders to provide a practical hassle free specialist package to make selling or buying a property with a Japanese Knotweed easier for all parties concerned.

What warranties do JKSL offer?

JKSL offer **Insurance Backed Warranties** from 12 months up to 20 years. These warranties cover any works completed by JKSL and all works are carried out in accordance with the Environment Agency Code of Practice & SEPA guidelines.

Our warranties are issued to the property therefore should the property be sold the warranty will remain in place and any future treatments will still be carried out.

Who do I need to contact?

Call our offices on 0161 723 2000 and a specialist will talk you through the many options available to you and organise a site survey for you.