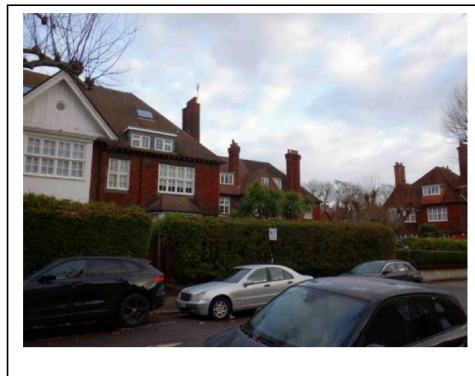


Arboricultural Appraisal Report

Subsidence Damage Investigation at:

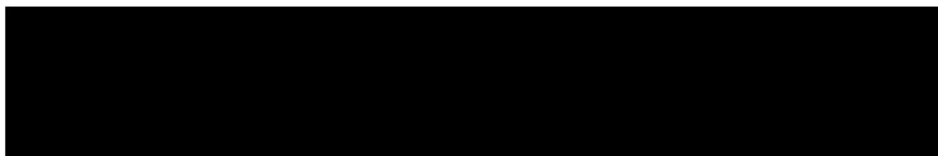
14 Eton Avenue
London
NW3 3EH



CLIENT:	Crawford & Company
CLIENT REF:	[REDACTED]
MWA REF:	[REDACTED]
MWA CONSULTANT:	Giles Mercer B.SC Hons
REPORT DATE:	10/04/2023

SUMMARY

Statutory Controls		Mitigation (Current claim tree works)	
TPO current claim	No	Policy Holder	Yes
TPO future risk	No	Domestic 3 rd Party	No
Cons. Area	Yes	Local Authority	No
Trusts schemes	No	Other	No
Local Authority: -	London Borough of Camden		



Introduction

Acting on instructions from Crawford & Company, the insured property was visited on the 21/12/2022 to assess the potential role of vegetation in respect of subsidence damage.

We are instructed to provide opinion on whether moisture abstraction by vegetation is a causal factor in the damage to the property and give recommendations on what vegetation management, if any, may be carried out with a view to restoring stability to the property. The scope of our assessment includes opinion relating to mitigation of future risk. Vegetation not recorded is considered not to be significant to the current damage or pose a significant risk in the foreseeable future.

This is an initial appraisal report and recommendations are made with reference to the technical reports and information currently available and may be subject to review upon receipt of additional site investigation data, monitoring, engineering opinion or other information.

This report does not include a detailed assessment of tree condition or safety. Where indications of poor condition or health in accessible trees are observed, this will be indicated within the report. Assessment of the condition and safety of third-party trees is excluded and third-party owners are advised to seek their own advice on tree health and stability of trees under their control.

Property Description

The property comprises a flat within a four storey (two storeys plus basement and roof space) residential building.

External areas comprise gardens to the front, sides and rear.

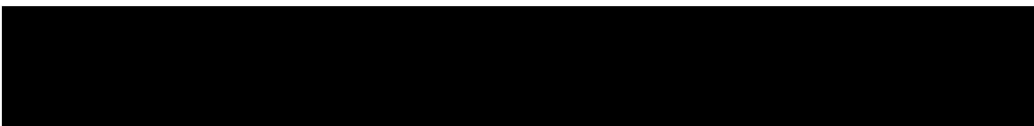
The site is generally level with no adverse topographical features.

Damage Description & History

Damage relates to the side bay window area where cracking indicates downward movement.

For a more detailed synopsis of the damage please refer to the surveyor's technical report.

We have not been made aware of any previous claims.



Site Investigations

Site investigations were carried out by FASTRACK on 26/01/2023, when a single trial pit was excavated to reveal the foundations, with a borehole sunk through the base of the trial pit to determine subsoil conditions. A drains survey was also undertaken.

Foundations:

Ref	Foundation type	Depth at Underside (mm)
TP/BH1	Concrete	1150

Soils:

Ref	Description	Plasticity Index (%)	Volume change potential (NHBC)
TP/BH1	Mid brown CLAY containing sand & gravel	52 - 55	High

Roots:

Ref	Roots Observed to depth of (mm)	Identification	Starch content
TP/BH1	1150	Magnolia spp.	Present
TP/BH1	1500	probably Sambucus spp.	Present
TP/BH1	2000	Monocotyledon spp.	Absent

*Magnolia spp. are common flowering trees (magnolias).
Sambucus spp. are elders.
Monocotyledon spp. include palms, grasses, bamboos and lilies.*

Drains: The drains have been surveyed and no significant defects identified.

Monitoring: No information available at the time of writing.



Discussion

Opinion and recommendations are made on the understanding that Crawford & Company are satisfied that the current building movement and the associated damage is the result of clay shrinkage subsidence and that other possible causal factors have been discounted.

Site investigations and soil test results have confirmed a plastic clay subsoil susceptible to undergoing volumetric change in relation to changes in soil moisture.

Roots were observed to a depth of 2.0m bgl in TP/BH1 and recovered samples have been positively identified (using anatomical analysis) as Magnolia spp., Monocotyledon spp. and probably Sambucus spp. Our survey has identified the Magnolia (S2) and the Palm (T1), we are confident that these are the source of the Magnolia spp. and Monocotyledon spp. roots. No significant source was identified for the Sambucus root. We believe that this root emanates from either very small or historically removed vegetation and we do not consider that it represents a material influence in the current subsidence event.


Irrespective of the identification of recovered root samples, the roots of the Bay Laurel (S1) and the Fatsia (S3) are also likely to be present below foundation level in proximity to the area of movement/damage and influencing soil moisture and volumes.

Based on the technical reports currently available, engineering opinion and our own site assessment we conclude the damage is consistent with shrinkage of the clay subsoil related to moisture abstraction by vegetation. Having considered the information currently available, it is our opinion that the Magnolia (S2), the Bay Laurel (S1), the Fatsia (S3) and the Palm (T1) are the principal cause of or are materially contributing to the current subsidence damage.

If an arboricultural solution is to be implemented to mitigate the influence of the implicated trees/vegetation we recommend that the Magnolia (S2), the Bay Laurel (S1), the Fatsia (S3) and the Palm (T1) are removed. Other vegetation recorded presents a potential future risk to building stability and management is therefore recommended.

Consideration has been given to pruning alone as a means of mitigating the vegetative influence, however in this case, this is not considered to offer a viable long-term solution due to the proximity of the responsible vegetation.

Recommended tree works may be subject to change upon receipt of additional information.



Conclusions

- Conditions necessary for clay shrinkage subsidence to occur related to moisture abstraction by vegetation have been confirmed by site investigations and the testing of soil and root samples.
- Engineering opinion is that the damage is related to clay shrinkage subsidence.
- There is significant vegetation present with the potential to influence soil moisture and volumes below foundation level.
- Roots have been observed underside of foundations and identified samples correspond to vegetation identified on site.
- Replacement planting may be considered subject to species choice and planting location.

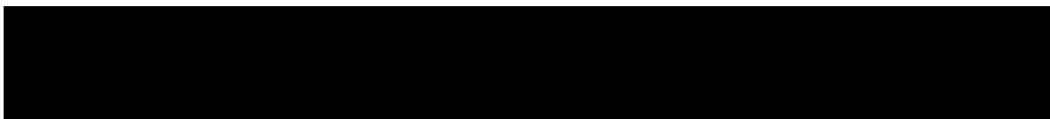


Table 1 Current Claim - Tree Details & Recommendations

Tree No.	Species	Ht (m)	Dia (mm)	Crown Spread (m)	Dist. to building (m)	Age Classification	Ownership
T1	Palm	2	40 Ms *	1.5 *	0.5 *	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Remove (fell) to near ground level and treat stump to inhibit regrowth.					
S1	Laurel (Bay)	2	75 *	2.1	1	Younger than Property	Policy Holder
Management history		Subject to past management/pruning - appears regularly trimmed.					
Recommendation		Remove (fell) to near ground level and treat stump to inhibit regrowth.					
S2	Magnolia	3	45 Ms *	2.6	1.3	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Remove (fell) to near ground level and treat stump to inhibit regrowth.					
S3	Fatsia	2.2	45 Ms *	2.5	2.1	Younger than Property	Policy Holder
Management history		Recently reduced/pruned.					
Recommendation		Remove (fell) to near ground level and treat stump to inhibit regrowth.					

Ms: multi-stemmed * Estimated value



Table 2 Future Risk - Tree Details & Recommendations

Tree No.	Species	Ht (m)	Dia (mm)	Crown Spread (m)	Dist. to building (m)	Age Classification	Ownership
T2	Palm	6.3	180 Ms	3.5	2.8 *	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Do not allow to exceed current dimensions.					
T3	Palm	6.3	210 Ms	4.25	5.15 *	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Do not allow to exceed current dimensions.					
T4	Palm	4.7	100 Ms	3	4 *	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Do not allow to exceed current dimensions.					
T5	Plane (London)	21	740	11	9.4 *	Similar Age to Property	Local Authority
Management history		Subject to past management/pruning - appears regularly pruned.					
Recommendation		Maintain broadly at no more than current dimensions by periodic pruning.					
S4	Laurel (Bay)	1.8	10 *	1	0.46	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Remove (fell) to near ground level and treat stump to inhibit regrowth.					

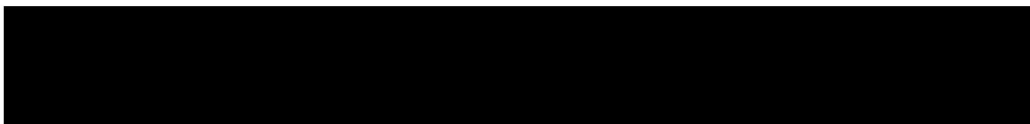
Ms: multi-stemmed * Estimated value



Table 2 Future Risk - Tree Details & Recommendations Cont'd

Tree No.	Species	Ht (m)	Dia (mm)	Crown Spread (m)	Dist. to building (m)	Age Classification	Ownership
SG1	Mixed species shrubs including rhododendron, cordyline and bamboo	2	15 Ms *	3 *	3 *	Younger than Property	Policy Holder
Management history		Managed shrubs.					
Recommendation		Maintain broadly at no more than current dimensions by periodic pruning.					
C1	Hydrangea (Climbing)	1.6	25 Ms *	1.5	1.8	Younger than Property	Policy Holder
Management history		Subject to past management/pruning - appears regularly trimmed.					
Recommendation		Maintain broadly at no more than current dimensions by periodic pruning.					
H1	Privet	2	25 Ms *	1.25 *	1.4	Younger than Property	Policy Holder
Management history		Managed hedge.					
Recommendation		Maintain broadly at no more than current dimensions by periodic pruning.					
H2	Pyracantha	2	15 Ms *	2	0.1	Younger than Property	Policy Holder
Management history		Managed shrubs.					
Recommendation		Do not allow to exceed current dimensions.					


Ms: multi-stemmed * Estimated value



Site Plan



Plan not to scale – indicative only

 Approximate areas of damage



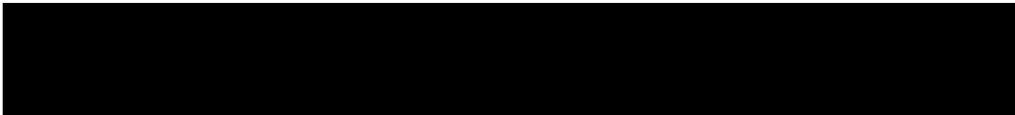
Images



View of C1



View of the front elevation





View of H1



View of S1





View of S2 & S3



View of S4 & H2

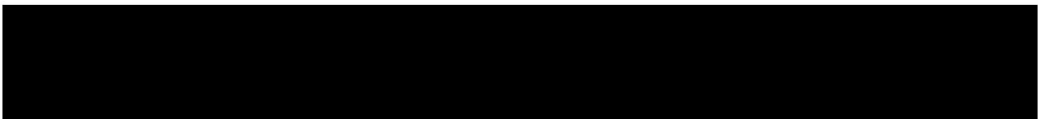




View of SG1 & T2



View of T1, T2, S2 & S3

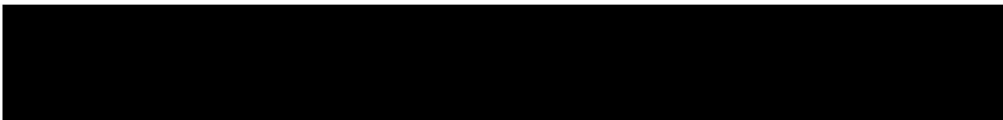




View of T1 & S2



View of S2, S3, T2, T4 & H1

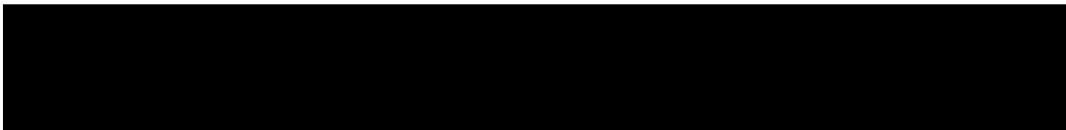




View of T2 & H1

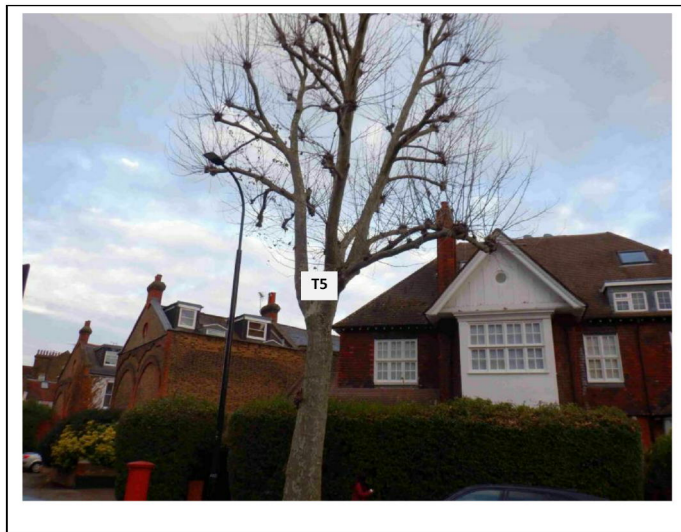


View of T3 & H1

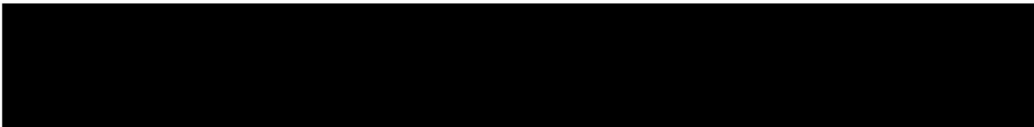




View of T4 & H1



View of T5



Management of vegetation to alleviate clay shrinkage subsidence.

All vegetation requires water to survive which is accessed from the soil. Clay soils shrink when water abstracted by vegetation exceeds inputs from rainfall, which typically occurs during the summer months. When deciduous vegetation enters dormancy and loses its leaves and rainfall increases during the winter months, soil moisture increases and the clay swells. (Evergreen trees and shrubs use minimal/negligible amounts of soil water during the winter).

Buildings founded on clay are susceptible to movement as the clay shrinks and swells which can result in cracking or other damage.

Where damage does occur, pruning (reducing leaf area) can in some circumstances be effective in restoring stability however, removal of the influencing vegetation (trees, shrubs, climbers) causing the ground movement offers the most predictable and quickest solution in stabilising the clay and hence the building and for this reason is frequently initially recommended as the most appropriate solution.

Often this is unavoidable due to the size or number of influencing trees, shrubs etc and their proximity to the building. Very heavy pruning of some species to a level required to effectively control its water use can result in the trees decline and ultimately death and is one factor considered when making recommendations for remedial tree works. Pruning alone, whilst reducing soil moisture uptake is often an unpredictable management option in restoring building stability either in the short or long term.

In some circumstances however, where vegetation initially recommended for removal is subsequently pruned and monitoring indicates the building has stabilised, removal becomes unnecessary with decisions based on best evidence available at the time.

