ARBORICULTURAL ASSESSMENT REPORT

For:

Client: Oriel Services Limited
Insurer:

Site: Policyholder:
Risk Address: 57 Aberdare Gardens, London, NW6 3AL

Refs: OCA Ref: 58215
Client Ref: 7885746
Insurer Ref:

Report By:	James Allnutt		
Title:	Arborist	Date:	31 March 2015



Consulting Arboriculturists

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1.0 INTRODUCTION & BRIEF

- 1.1 OCA UK Limited has been instructed by Oriel Services Limited on behalf of the building insurers of 57 Aberdare Gardens, London, NW6 3AL (the insured property). We have been advised that the insured property has suffered differential movement and damage which is considered to have been caused by trees growing adjacent the property influencing soils beneath its foundations.
- 1.2 We have been instructed to undertake a survey of the vegetation growing adjacent the insured property, to provide our opinion as to whether, based on the available information any of this vegetation is likely to be influencing soil moisture levels beneath the foundations of the property and if so to provide recommendations as to what tree management could be implemented to effectively prevent damage continuing.
- 1.3 The vegetation growing adjacent the risk address has been surveyed from the ground. All distances are measured to the nearest point of the risk address unless otherwise stated

2.0 LIMITATIONS

- 2.1 Recommendations with respect to tree management are associated with the risk address as stated on the front cover of this report and following consultation with investigating engineers. The survey of trees and any other vegetation is associated with impacts on the risk address subject of this report. Matters of tree health, structural condition and/or of the safety of vegetation under third party control are specifically excluded. Third party land owners are strongly advised to seek their own professional advice as it relates to the health and stability of trees under their control.
- 2.2 Recommendations do not take account of any necessary permission (statutory or otherwise) that must be obtained before proceeding with any tree works.
- 2.3 Recommendations do not take account of any requirements for survey or mitigation relating to European or other protected species, e.g. bird nesting or bats. Land owners must obtain their own professional advice in respect of any protected species.

3.0 DISCUSSION AND ANALYSIS

3.1 Soils, soil water and vegetation

All vegetation requires water to live and this water is substantially accessed from the soil within which the plants roots grow.

If the soil is classified as a clay soil then it will hold very much more water than sands, gravels and loam soils. During the summer as plants abstract water from the clay soil then the soil volume will "shrink" and "swell" as water is first removed and then added by summer rainfall.

In years in which rainfall during the summer is less than the total amount of water taken from the soil by plants then shrinkage will occur. This shrinkage may remove support from building foundations leading to cracking in the fabric of the building.

3.2 Vegetation management

The control of trees, shrubs and climbers by removal or pruning as appropriate are proven techniques that can control total soil water loss thereby minimising soil shrinkage and allowing repairs to proceed.

If vegetation management works are carried out promptly then repairs can usually proceed very quickly and the duration and distress associated with the disruption that tree related subsidence brings can be minimised.

3.3 Third party liaison and statutory controls

Tree roots do not respect physical or property boundaries and can travel for many metres beyond the above ground "dripline" of the canopy of the vegetation.

The purpose of this report is to ascertain which vegetation is the most likely substantial and/or effective contributory cause of the damage witnessed to allow for liaison with third parties or with local administrative Councils as necessary.

You can learn more about tree related subsidence of low rise buildings by visiting:

www.oca-arb.co.uk/whatisSubsidence.htm

4.0 EVIDENTIAL REVIEW AND MATERIAL CONSIDERATIONS

4.1 Engineering Summary

Engineer Appraisal Report dated 19th January 2015

The engineer has described the damage to the property, its location and the likely mechanism of movement, and has concluded that the building failure is related to differential subsidence damage caused as a result of the action of vegetation.

This is a new subsidence claim and we are unaware of any previous history of subsidence at the property.

4.2 Foundations, geotechnical, and root identification

Site Investigation Report dated 13th January 2015

A factual geotechnical report has described the below ground foundation design, soil and geotechnical conditions, and any root identification where available.

Foundations are described as being 800mm below ground level.

Trial pit / borehole samples have been subject to laboratory analysis and the results of these tests indicate soils have a plasticity index ranging from 48% to 56%.

Roots have been recovered from the trial pit(s) and subjected to laboratory analysis and the results confirm:

TP/BH1: Platanus (Plane), 1 root. 0.5-1.0mm diameter TP/BH1: Too immature to analyse, 1 root. Thread like.

4.3 Monitoring results and other engineering evidence or advice.

The mechanism of movement is downwards towards the rear, damage is in the form of tapering diagonal cracking to the rear addition of flat 2.

There are no drainage issues reported and initial monitoring has been set up, but no readings are available at the time of this report.

5.0 CONCLUSIONS AND RECOMMENDATIONS

5.1 Results of the field survey and evidential review

We can confirm that vegetation exists on or near the insured property that is considered to be causing or contributing to the current subsidence damage.

Roots have been recovered from TP1 and have been formally identified as *Platanus*. Given the size, species, and proximity to the location of the trial pit/borehole we consider that these roots have emanated from London Planes T1, T2, & T9.

No roots relating to Willow or Laurel were recovered during investigations. However, given its size and proximity to the insured property we consider that it is likely that roots from Willows T3 & T4 as well as Laurel T8 have also extended beneath the depth of foundations.

The mechanism of movement as described by the engineer is entirely consistent with the location of London Planes T1, T2, & T9, Willows T3 & T4, and Laurel T8.

5.2 Recommendations

On the basis of our findings we have considered a practical vegetation management specification. This specification will assist in reducing the impact of the adjacent vegetation on soil moisture levels, thereby potentially stabilising foundations of the affected area of the building.

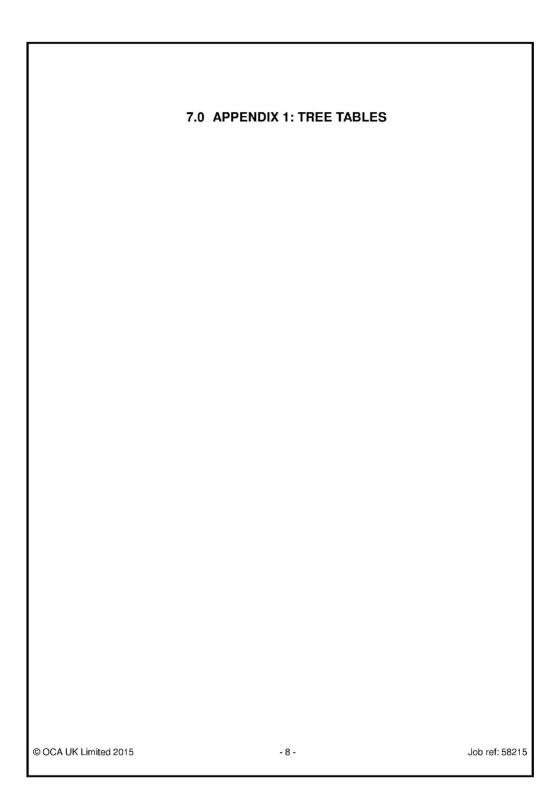
Where felling has been proposed, this will be on the basis that the vegetation in question would not respond well to a severe reduction in leaf area that would inevitably lead to decay, the development of potential hazards, and an annual or other on-going management commitment and cost. If pruning is recommended, the specification will be designed to allow continual ease of re-pruning with a reasonable prospect of a reduction in soil water use.

5.3 Recommended vegetation management to address the current subsidence:

Tree No:	Species	Works Required					
T1	London Plane	Fell as close to ground level as practicable and treat stump					
T2	London Plane	Fell as close to ground level as practicable and treat stump					
Т3	Willow	Fell as close to ground level as practicable and treat stump					
T4	Willow	Fell as close to ground level as practicable and treat stump					
T8	Laurel	Fell as close to ground level as practicable and treat stump					
Т9	London Plane	Fell as close to ground level as practicable and treat stump					

6.0 STATUTORY CONTROLS

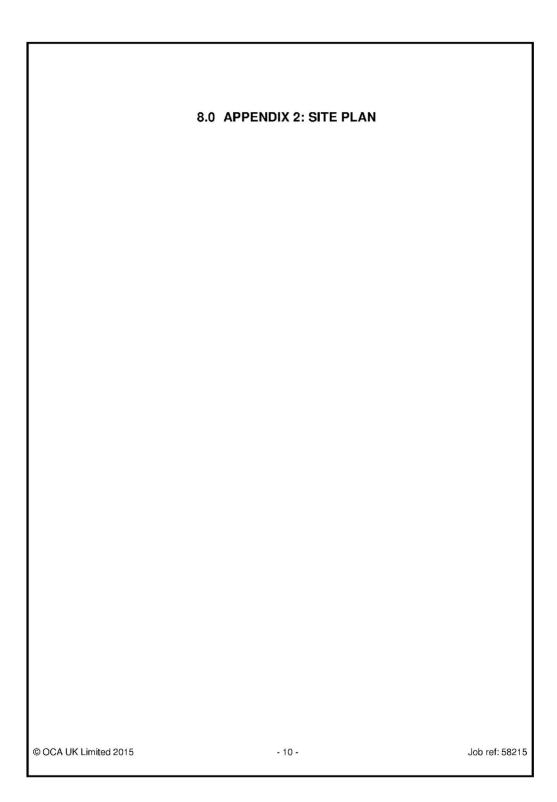
We are currently waiting for confirmation from London Borough of Camden council as to whether any of the implicated vegetation is subject to a Tree Preservation Order or Conservation Area controls.

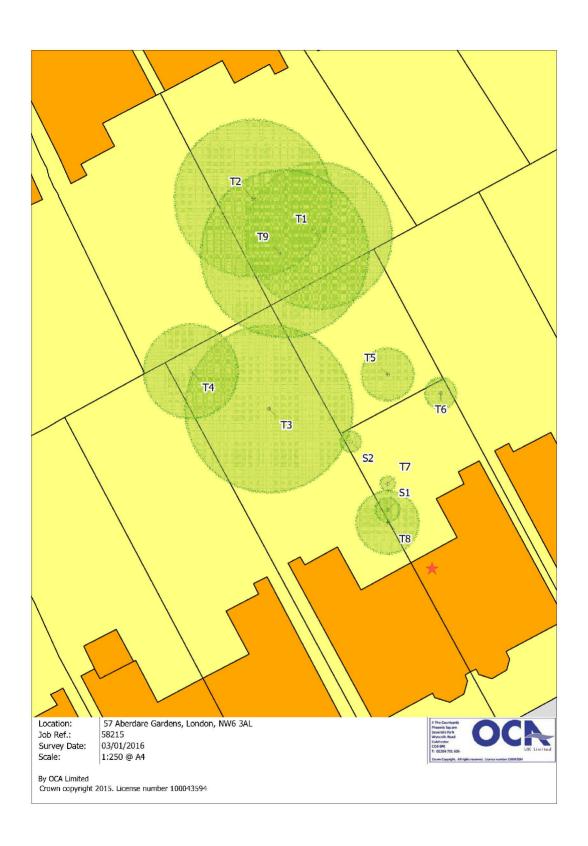


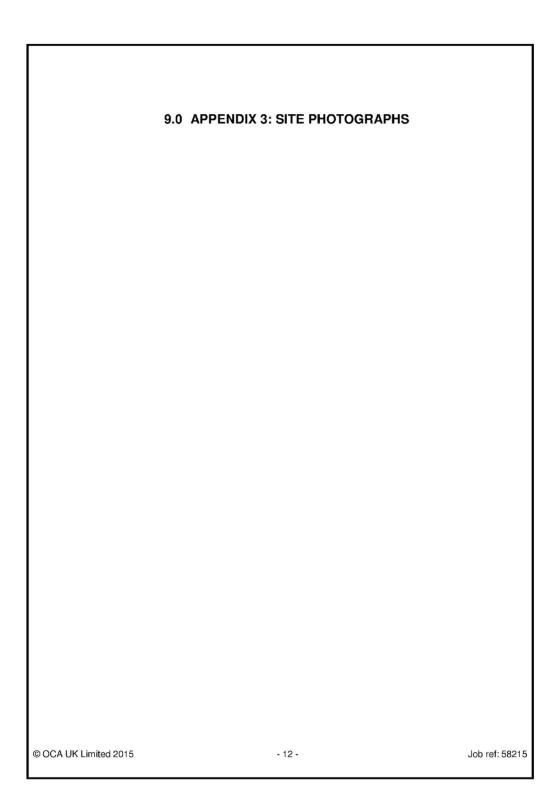
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OK Limited			Owner	РЗР	РЗР	РЗР	РЗР	РЗР	ЬН	PH	РЗР	РЗР	ЬН	ЬН	
		Consulting Arboriculturists	Owner address	67 Greencroft Gardens, London, NW6 3LJ	67 Greencroft Gardens, London, NW6 3LJ	55 Aberdare Gardens, London, NW6 3AL	55 Aberdare Gardens, London, NW6 3AL	55 Aberdare Gardens, London, NW6 3AL	57 Aberdare Gardens, London, NW6 3AL	57 Aberdare Gardens, London, NW6 3AL	55 Aberdare Gardens, London, NW6 3AL	67 Greencroft Gardens, London, NW6 3LJ	57 Aberdare Gardens, London, NW6 3AL	57 Aberdare Gardens, London, NW6 3AL	
		Ŭ	Notes	Restricted Stem diameter estimated, no access to rear. access to third party land.	Restricted Stem diameter estimated, no access to rear. access to third party land.	Restricted Stem diameter estimated, no access to rear. access to third party land.	Stem diameter estimated, no access to third party land.					Stem diameter estimated, no access to third party land.			
Ownership PH - Within boundary of third party properties. PSP - Within boundary of third party properties. A - Within boundary of third party properties. CSP - Commercial third party LOCal Authority. U - Within land of indeterminable ownership.			Tree work constraints	Restricted access to rear.	Restricted access to rear.	Restricted access to rear.	Restricted access to rear.	N/A	N/A	N/A	Restricted access to rear.	W/A	N/A	N/A	
			Recommendation	Fell and treat stump.	Fell and treat stump.	Fell and treat stump.	Fell and treat stump.	No work required.	No work required.	No work required.	Fell and treat stump.	Fell and treat stump.	No work required.	No work required.	
			Pruning history	Reduced 5 years ago.	No significant past tree works.	No significant past tree works.	No significant past tree works.	No significant past tree works.	No significant past tree works.	No significant past tree works.	No significant past tree works.	No significant past tree works.	No significant past tree works.	No significant past tree works.	
			(m) gbld of feid	20	22	12.5	14	8.5	7.3	4.7	1.8	20	3.3	7	
YO – Young, SM – Semi-Mature, EM – Early Mature, MA – Mature, FM – Fully Mature, OM – Over Mature G – Good, F – Fair, P – Poor,				Stem diam. (mm)	560	530	490	380	210	160	90	280	400	80	10
				Crown Spread (m)	14	15	16	6	2	3	1.4	9	91	2.3	2
	por.	snons		(m) tdgiəH	18	21.4	13	14	7	3.7	2.7	6.8	20	2	2
	ir. P - P	or Dango ned tree		Condition	F	ш	Н	F	ш	Н	О	ш	ш	н	н
	A. F. F.	MS - Multi-stemmed tree		essIO agA	EM	SM	EM	EM	EM	EM	EM	E	EM	EM	EM
Age Class YO – Yo	Condition G - Gar	Stem Diameter MS – M		Соттоп Name	London Plane	London Plane	Willow	Willow	Laurel	Cabbage Palm	Cherry	Laurel	London Plane	Fatsia	Spotted Laurel
				ON 99.1	T1	T2	Т3	T4	T5	T6	T7	T8	T9	S1	S2

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Site Photographs



1. T1 right, T2 left behind the policyholder's garden.



2. T3 stem laying horizontally with T4 showing lvy on stem.



3. View showing T8.



4. Rear of the property showing S1 and T8.



5. T4 left of centre and T3 right of centre.



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