

ARBORICULTURAL ASSESSMENT REPORT

For:	Client:	Oriel Services Limited
	Insurer:	Prestige Underwriting Services Ltd.
Site:	Policyholder:	Miss Eugenia Hartono & Mr Alexander David Howson
	Risk Address:	88 Albert Street, London, NW1 7NR
Refs:	OCA Ref:	70838
	Client Ref:	6743750
	Insurer Ref:	266664

Arborist Name:	Sorrell Kiamil	Date:	09/03/2018
QC:	Thomas Peppiatt	Date:	15/03/2018



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1.0 INTRODUCTION & BRIEF

- 1.1** OCA Insurance Ltd has been instructed by Oriel Services Limited on behalf of the building insurers of 88 Albert Street, London, NW1 7NR. We have been advised that the insured property has suffered differential movement and damage that is considered to have been caused by trees growing adjacent to the property influencing soils beneath its foundations.
- 1.2** We have been instructed to undertake a survey of the vegetation growing adjacent to the insured property in order 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 to 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 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. As plants abstract water from the clay soil, the soil volume will "shrink" and "swell" during the summer 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, 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

Report dated 11th December 2017:

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.

Monitoring has been instructed.

Drains have been investigated.

4.2 Foundations, geotechnical, and root identification

Report dated 8th November 2017:

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

Foundations are described as being 480mm (TP1) below ground level.

Trial pit/borehole samples have been subject to laboratory analysis and the results of these tests indicate that soils have a plasticity index ranging from 47% to 52% TP1 and 33%-56% BH2.

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

TP 1 (USF) 10 mm	Tilia spp.
TP1 (USF) 8 mm	Vitaceae spp.
BH1 (1.5-2.2m) 1.5 mm	Fuchsia spp.
BH1 (1.5-2.2m) 1 mm	Vitaceae spp.
BH1 (1.5-2.2m) 1 mm	Tilia spp
BH2 (to 2.8m) 1 mm	Cupressaceae spp.

5.0 CONCLUSIONS AND RECOMMENDATIONS

5.1 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.

5.2 Recommended vegetation management to address the current subsidence:

Tree No:	Species	Works Required
T2	Lime	Fell and treat stump
T3	Cherry	Fell and treat stump
SG1	Mixed Species Shrubs	Fell and treat stump
SG2	Fuscia and Virginia creeper	Fell and treat stump

6.0 STATUTORY CONTROLS

Camden Council has confirmed that the implicated vegetation is subject to Conservation Area controls.

7.0 APPENDIX 1: TREE TABLES

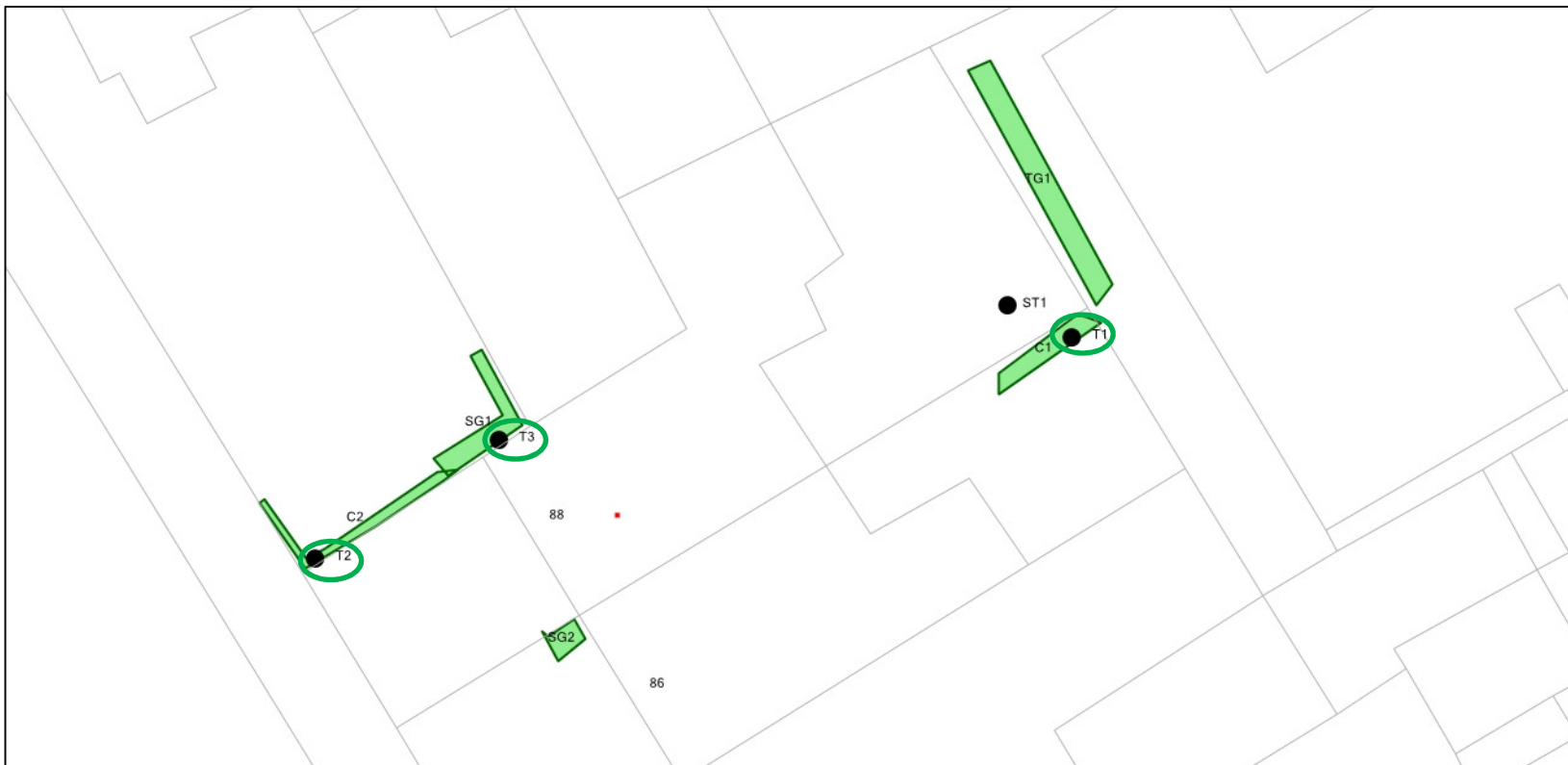


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Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
T1	Palm	Mature	Fair	13	4.8	350	9	No significant recent management. Estimates	No work required.			86 Albert Street London NW1 7NR	P3P
T2	Lime	Mature	Fair	14.5	4	500	5.9	Subject to past reduction management (within last 4 years). Ivy clad, estimated measurement no	Fell and treat stump.	Pre cone/signage/ barriers action required - footpaths/public access.		25 Delancey Street	P3P
T3	Cherry	Early Mature	Fair	7.3	3.0	250	2.7	No significant recent management.	Fell and treat stump			25 Delancey Street	P3P
TG1	Cypress	Mature	Fair	9.3	2	200	8.9	Subject to past reduction management (within last 2 years). Estimated	No work required.	Unknown as cannot see over fence. Heavily parked		District Land Registry Search required	UKN


ST1	Unknown	N/A	D	0	0	400	4.29	Felled, unknown if treated.	No work required.			88 Albert Street London NW1 7NR	PH
C1	Honeysuckle	Early Mature	Fair	2	1.0	20	5.8	Trimmed/Pruned regularly.	No work required.			86 Albert Street London NW1 7NR	P3P
C2	Ivy	Mature	Fair	2.3	0.50	50	0.5	No significant recent management.	No work required.			25 Delancey Street	P3P
SG1	Mixed species shrubs	Early Mature	Fair	6	2	50	3	No significant recent management. Rose, viburnum and young cherry	Fell and treat stump.			25 Delancey Street	P3P
SG2	Fuscia and Virginia creeper	Mature	Fair	3.5	3.0	120	1.38	Subject to past management. Creeper managed as climber	Fell and treat stump.			86 Albert Street London NW1 7NR	P3P

8.0 APPENDIX 2: SITE PLAN



Location:	88 Albert Street, London, NW1 7NR
Job Ref:	70838
Survey Date:	08/03/2018 NTS
By OCA Insurance Limited	
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9.0 APPENDIX 3: SITE PHOTOGRAPHS

	
<p>TG1 - Cypress</p>	<p>TG1 - Cypress</p>
	
<p>ST1 - Unknown</p>	<p>T1 - Palm</p>
	
<p>T2 - Lime</p>	<p>T2 - Lime</p>
	
<p>C2 - Ivy</p>	<p>T3 - Cherry</p>
	
<p>SG2 - Fuschia and Virginia creeper</p>	<p>SG2 - Fuschia and Virginia creeper</p>



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