Property Risk Inspection
LIMITED

ARBORICULTURAL ASSESSMENT REPORT



Risk Address: 27A Bury Road, Ramsey, Huntingdon, PE26 1NE

For:

Client: Sedgwick International UK
Insurer: Fairmead Insurance

Client Ref: 8578218
Insurer Ref: I900541655

Policy holder: Mr Esmond Edwards

PRI Ref: 295405

Arborist: Rik Boon

Survey Date: 14-05-2024

QC: Ryan Ollman

QC Date: 23-05-2024

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1.0 INTRODUCTION AND BRIEF

1.1 Property Risk Inspection has been instructed on behalf of the building insurers of the insured property. 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.

3.4 Evidential framework

The engineer has determined on a preliminary basis 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. Where a factual geotechnical report has been completed, this will describe the below ground foundation design, soil and geotechnical conditions, as well as any root identification where available.

4.0 CONCLUSIONS AND RECOMMENDATIONS

4.1 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.

4.2 Recommended vegetation management to address the current subsidence:

Tree No:	Species	Works Required	CA	TPO	Ownership
TG1	Willow	Fell and treat stump with eco plugs (broadleaved).	Yes	No	PH
T2	Cedar	Fell to ground level approx. 50mm (deciduous).	Yes	No	P3P

The above works concentrate on seeking to prevent ongoing subsidence at the address.

As part of our survey, we will also seek to advise on any vegetation which is likely to outgrow its location in the short term and may also be an ongoing risk to the property later.

Examples might be young trees that have self-sown next to the address, conifers planted far too close or hedges that need to come under management.

See the main tree tables for these additional works and if appropriate they may be scheduled as part of the tree works above.

5.0 STATUTORY CONTROLS

Huntingdonshire District Council has confirmed that none of the implicated vegetation is subject to a Tree Preservation Order however there are Conservation Area controls.

6.0 APPENDIX 1: TREE TABLES

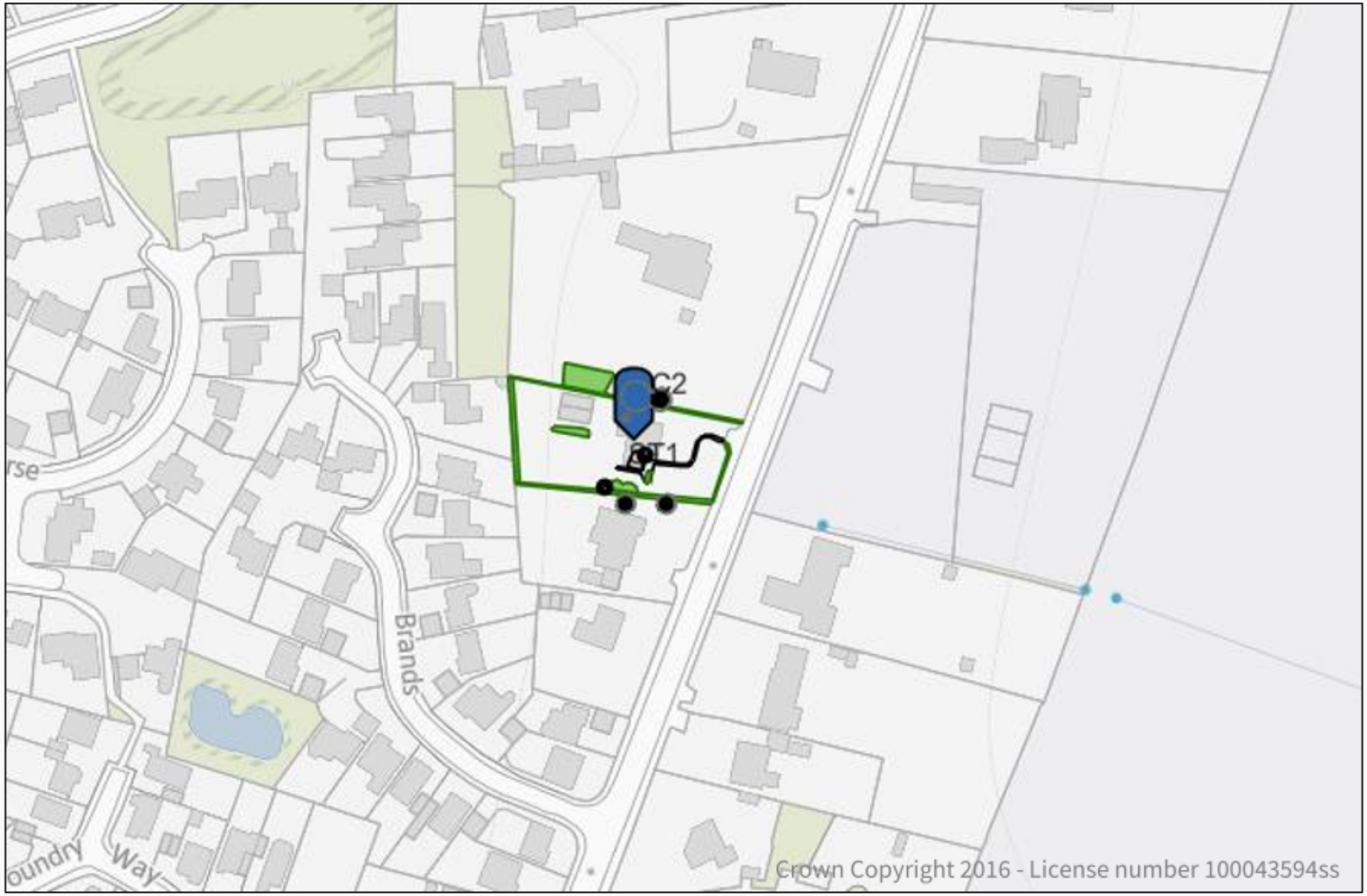
Tree No:	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	No. of Stems	Dist to bldg. (m)	Roots Implicated	Pruning History	Recommendation	Tree Work Constraints	Notes	Owner address	Owner
C1	Clematis	Mature	Good	2.00	0.50	25	8	0.10	No	Managed by regular pruning.	No work required.	There are no restrictions to the site or to the tree - scheduled rates may apply.	Approximate DBH range of 5mm – 10mm.	27A Bury Road, Ramsey, Huntingdon, PE26 1NE	PH
C2	Honeysuckle	Mature	Good	2.50	2.00	25	3	0.20	No	Subject to historic crown reduction management.	No work required.	There are no restrictions to the site or to the tree - scheduled rates may apply.	Approximate DBH range of 5mm – 10mm. No work required as part of claim but greater management going forwards is advised.	27A Bury Road, Ramsey, Huntingdon, PE26 1NE	PH
HG1	Privet	Mature	Good	2.00	1.00	25	20	8.00	No	Managed by regular pruning.	No work required.	There are no restrictions to the site or to the tree - scheduled rates may apply.	Approximate DBH range of 10mm – 30mm.	27A Bury Road, Ramsey, Huntingdon, PE26 1NE	PH
HG2	Privet	Mature	Good	2.00	1.00	25	20	4.00	No	Managed by regular pruning.	No work required.	There are no restrictions to the site or to the tree - scheduled rates may apply.	Approximate DBH range of 10mm – 30mm.	27A Bury Road, Ramsey, Huntingdon, PE26 1NE	PH
HG3	Cypress	Mature	Good	5.00	3.00	150	11	11.00	No	Managed by regular pruning.	No work required.	There are no restrictions to the site or to the tree - scheduled rates may apply.	Distance is to garages. Approximate DBH range of 50mm – 150mm.	27A Bury Road, Ramsey, Huntingdon, PE26 1NE	PH
SG1	Mixed species shrubs	Mature	Good	2.00	2.00	25	6	7.00	No	Managed by regular pruning.	No work required.	There are no restrictions to the site or to the tree - scheduled rates may apply.	Group contains smoke Bush, fuchsia, and ceanothus with an approximate DBH range of 10mm – 35mm.	27A Bury Road, Ramsey, Huntingdon, PE26 1NE	PH

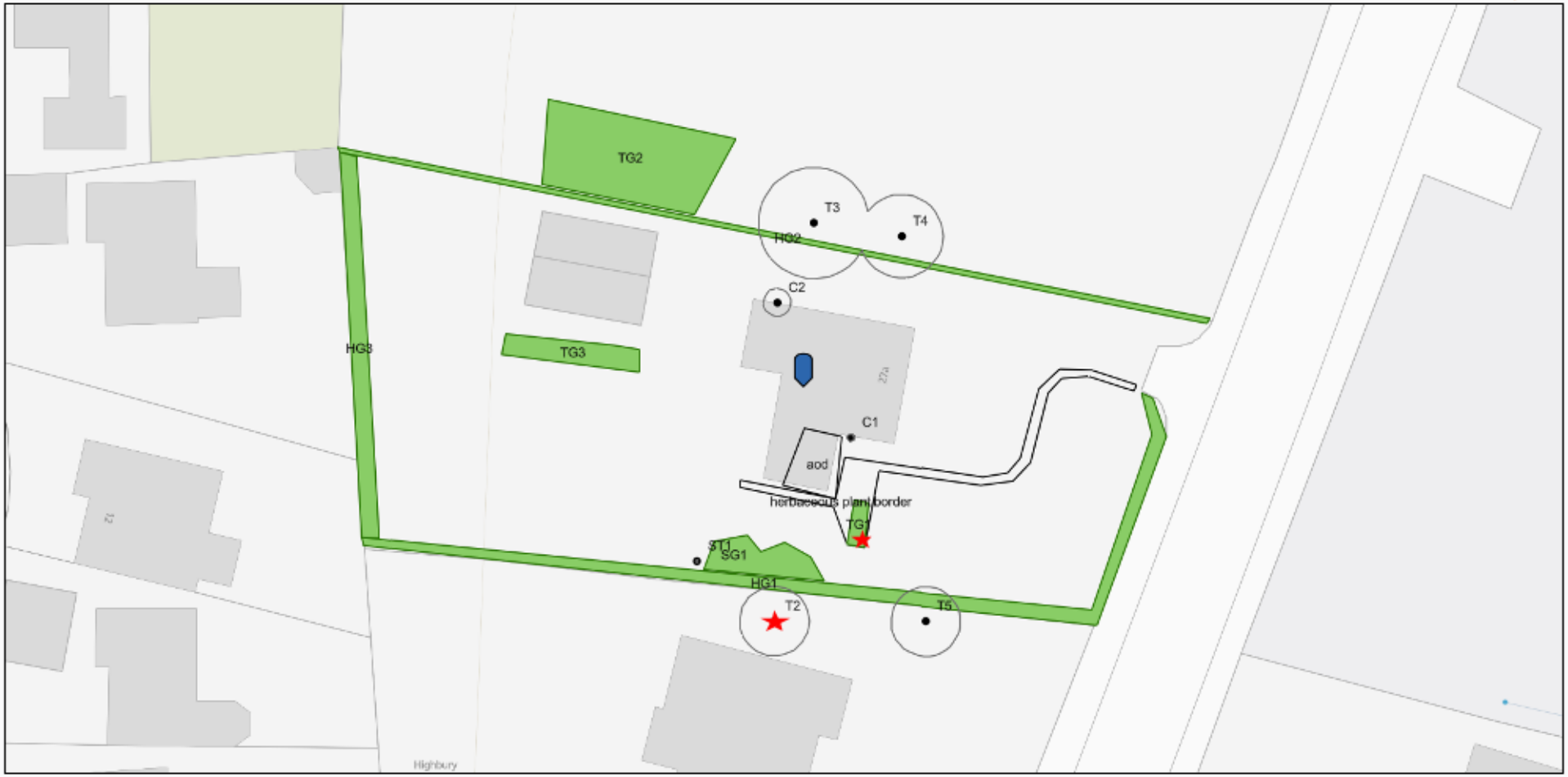
Tree No:	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	No. of Stems	Dist to bldg. (m)	Roots Implicated	Pruning History	Recommendation	Tree Work Constraints	Notes	Owner address	Owner
ST1	Plum (Purple leafed)	N/A	DDDD	0.00	0.00	250	1	9.50	No	Subject to historic crown reduction management.	No work required.	There are no restrictions to the site or to the tree - scheduled rates may apply.	Previously T1 on original survey. Filled with no signs of regrowth.	27A Bury Road, Ramsey, Huntingdon PE26 1NE	PH
T2	Cedar	Early Mature	Fair	9.50	5.00	250	1	9.50	No	Subject to historic crown reduction management.	Fell to ground level approx. 50mm (deciduous).	The third party may be responsible for works.	Ivy covered stem and DBH estimated due to hedge line view obstruction.	27b Bury Road, Ramsey, Huntingdon, PE26 1NE	P3P
T3	Cedar	Early Mature	Fair	14.00	8.00	300	1	6.00	No	Subject to historic crown reduction management.	No work required.	The third party may be responsible for works.	Tree starting to decline in health. DBH estimated due to hedge line view obstruction.	27 Bury Road, Ramsey, Huntingdon, PE26 1NE	P3P
T4	Viburnum	Mature	Good	4.00	6.00	25	15	6.00	No	Subject to historic crown reduction management.	No work required.	The third party may be responsible for works.	No work required as part of claim but greater management going forwards is advised.	27 Bury Road, Ramsey, Huntingdon, PE26 1NE	P3P
T5	Spruce	Early Mature	Fair	9.50	5.00	250	1	14.00	No	Subject to historic crown reduction management.	No work required.	The third party may be responsible for works.	Ivy covered stem and DBH estimated due to hedge line view obstruction.	27 Bury Road, Ramsey, Huntingdon, PE26 1NE	P3P
TG1	Willow	Mature	Good	2.00	1.50	75	2	2.00	Yes	Subject to recent crown reduction within the last 12 months.	Fell and treat stump with eco plugs (broadleaved).	There are no restrictions to the site or to the tree - scheduled rates may apply.	Ornamental variety (flamingo) was 3 in the last report now only 2 with middle stem showing signs of regrowth.	27A Bury Road, Ramsey, Huntingdon, PE26 1NE	PH
TG2	Mixed species group	Mature	Good	7.00	10.00	350	4	2.00	No	Subject to recent crown reduction within the last 12 months.	No work required. although not implicated in current claim recommended removal for all in group	The third party may be responsible for works.	Distance is to garage. Group contains Cypress, Viburnum and Horse Chestnut. All measurements estimated due to limited access.	27 Bury Road, Ramsey, Huntingdon, PE26 1NE	P3P

Tree No:	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	No. of Stems	Dist to bldg. (m)	Roots Implicated	Pruning History	Recommendation	Tree Work Constraints	Notes	Owner address	Owner
TG3	Mixed coniferous group	Mature	Good	2.00	3.00	50	20	2.00	No	Subject to recent crown reduction within the last 12 months.	No work required.	There are no restrictions to the site or to the tree - scheduled rates may apply.	Group contains Camellia, Buddleia, and Forsythia with an approximate DBH range of 20mm – 50mm.	27A Bury Road, Ramsey, Huntingdon, PE26 1NE	PH

* Value is estimated

7.0 APPENDIX 2: SITE PLAN





Location: 27A Bury Road, Ramsey, Huntingdon, PE26 1NE
Job Ref: 295405
Survey date: 14-05-2024

By Property Risk Inspection - Insurance Services

8.0 APPENDIX 3: SITE PHOTOGRAPHS



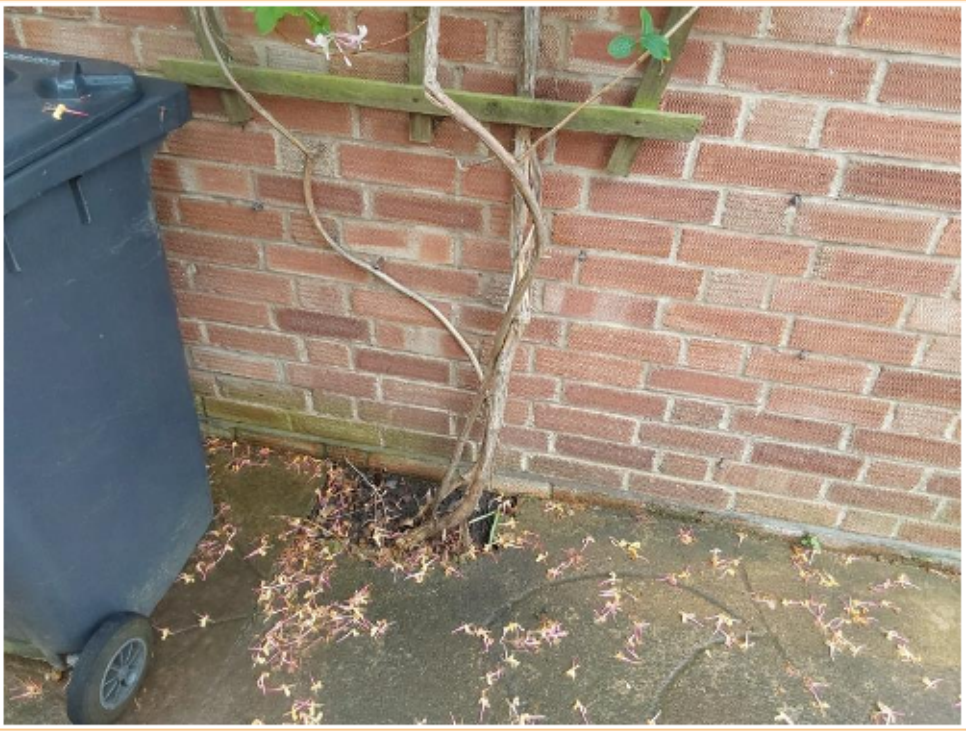
C1 Clematis



C1 Clematis



C2 Honeysuckle



C2 Honeysuckle



HG1 Privet



HG1 Privet



HG2 Privet



HG3 Cypress



HG3 Cypress



SG1 Mixed species shrubs



ST1 Plum (Purple Leafed)



T2 Cedar



T2 Cedar



T3 Cedar



T3 Cedar



T3 Cedar



T4 Viburnum



T4 Viburnum



T5 Spruce



T5 Spruce



TG1 Willow



TG1 Willow



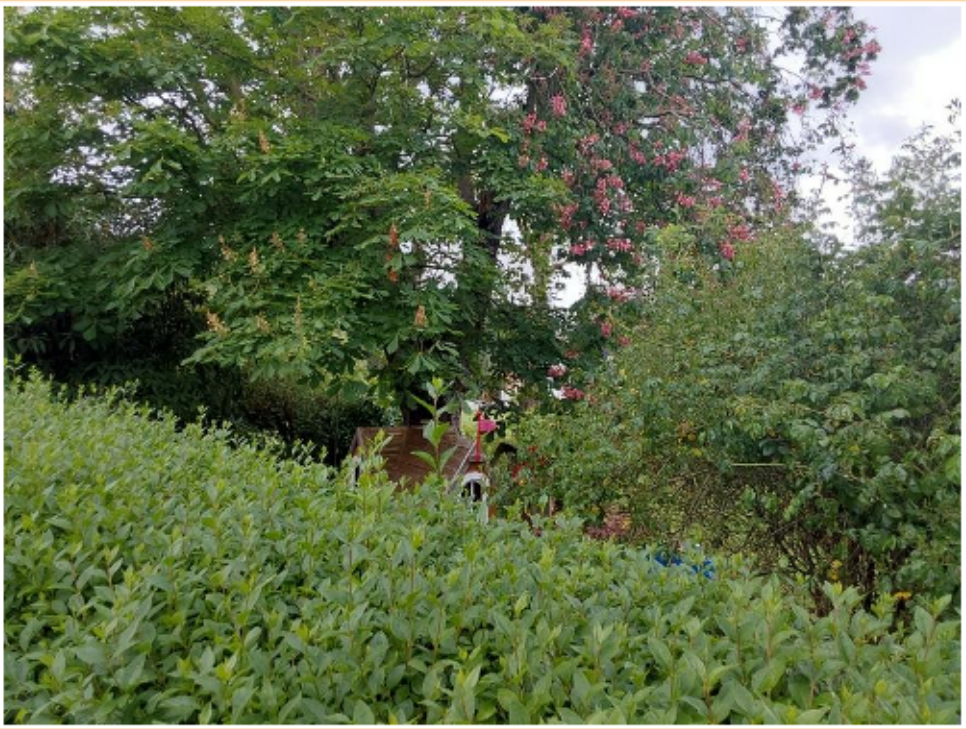
TG1 Willow



TG2 Mixed species group



TG2 Mixed species group



TG2 Mixed species group



TG3 Mixed coniferous group



TG3 Mixed coniferous group



Driveway



Noted Silver Birch 18 metres away from property. 12 metres tall outside AOI



No other vegetation



Noted 2 x mature apple and 2 young trees outside AOI



Noted 2 x mature apple and 2 young trees outside AOI



Noted 2 x mature apple and 2 young trees outside AOI



Noted 2 x mature apple and 2 young trees outside AOI



Noted group of plum outside AOI front of property



Only vegetation to front in pots



Patio and potted plants



Vegetable patch



Vegetable patch

9.0APPENDIX 4: ENVIRONMENTAL STATEMENT & CO2e POLICY

Tree removal as a remedy for subsidence of low-rise buildings

When subsidence occurs to a residential home which has foundations within clay soils one common cause of movement is the presence of trees, hedges and other vegetation removing moisture from the clay causing a shrinkage of the soil and downward movement of foundations.

There are a variety of ways in which subsidence of low-rise buildings can be mitigated and this report details the vegetation options that can be implemented and that should effectively deal with the cause of movements.

It is acknowledged that removal of trees has impacts on visual amenities for owners and the wider community and that trees play an important role in our towns, cities, and the countryside in a variety of positive ways.

Trees are not recommended for removal without a clear understanding of all these impacts and increasingly of the importance of due consideration relating to the climate crisis, of global climate change and of potential negative impacts in the UK and abroad.

The subsidence event must be remedied to secure the property, its energy efficiency and weather tightness, to maintain its saleability and suitability for mortgage or re-mortgage finance if sold and as a requirement of the insurers commitment under the terms of the policy.

In considering a vegetation remedy the insurer, their advisors and arboricultural specialists are seeking to minimise impacts to the policyholder, to remedy the cause of movement quickly and effectively, and allow subsequent repairs to commence without risk of recurrence of damage. To simply leave the property exposed to intermittent periods of repair based on dry periods would also be hugely disruptive to homeowners and costly in repeat super-structural repairs, vehicle movements, materials and other claim costs in CO2e production and would not comply with a Net Zero agenda.

If vegetation management is not possible or was unsuccessful other remedies that might be attempted whether property underpinning, extensive root barriers or other soil and ground stabilisation have their own issues and impacts. Not least of these is the cost to the environment in CO2e generation from creation of cement and cement substitutes, of steel and other metals production, from costs in plastics and then the material transport, insertion, and excavation effort with heavy machinery.

A single tree removal on a site has a relatively modest annual impact on the CO2e budget loss for a site subject to subsidence of around 25kg CO2e per tree per annum. The cost in total of materials and fuel in tree removal are significantly less than 100kg CO2e.

Heavy engineering and ground stabilisation solutions can range in impacts from around 3000kg CO2e to 10,000kg CO2e in carbon cost and are often difficult to effectively mitigate relative to tree management.

However, this is not simply a “site” consideration and insurers and their advisors through PRI are committed to replace every tree lost on a subsidence scheme in sustainable forests and reforestation projects across the globe with thousands of trees already planted and through carbon reduction investments that stop CO2e being generated to have immediate positive impacts whilst new trees grow.

It's always sad to see a tree lost but we ensure that the loss is mitigated and replaced with new trees, and this avoids heavy engineering solutions far more costly to the planet. You can learn more about our work in tree planting, climate change and carbon capture by visiting our web site at: www.propertyrisk.co.uk.

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SME Climate Hub COMMITTED 2022

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