Arboricultural Consultancy for Lloyds Bank

Note: This report is intended for use between the client, Environmental Services and any parties detailed within the report. It is based on the understanding at the time of visiting the property that Engineers are satisfied that damage is attributable to clay shrinkage subsidence exacerbated by vegetation.

1. Case Details

Insured	Mr Steven Turner	Address	5C Mill Lane, Peterborough, PE7 3UZ		
Client	Subsidence Management Services	Contact	Gary Hoban	Claim No.	IFS-LBG-SUB-25-0125932,
ES Ref	SA-258749	Consultant	Andrew Cayley	Contact No.	0330 380 1036
Report Date	14/05/2026				

Scope of Report: To survey the property and determine significant vegetation contributing to subsidence damage, make recommendation for remedial action and assess initial mitigation and recovery prospects. The survey does not make an assessment for decay or hazard evaluation.

2. Property and Damage Description

The insured structure is a 2 storey detached house. The property occupies a level site with no adverse topographical features.

We understand that the current damage relates to the rear of the detached garage, where cracking indicates downwards movement.

3. Technical Reports

In preparing our report we have had the benefit of the following technical investigations:

Soil Analysis	☑	Foundation Detail	☑	Root Analysis	☑
Borehole Log	☑	Engineers Report	☑		

4. Action Plan

Mitigation	
Insured involved?	Yes
Local Authority involved?	No
Other third party Mitigation involved?	Yes
Recovery	
Is there a potential recovery action?	No

Treeworks	
Local Authority	Huntingdonshire District Council
TPO / Conservation Area / Planning Protection Searches	Awaiting Searches from LA
Additional Comments	
Awaiting Further Instructions.	

5. Technical Synopsis

This report is based upon our understanding at the time of visiting the property that Subsidence Management Services have concluded, on a preliminary basis, that the current damage is due to differential foundation movement exacerbated by moisture abstraction from vegetation growing proximate to the property's foundations.

The conditions necessary for clay shrinkage subsidence to manifest have been established by site investigations and roots have also been recovered below foundation depths (TP/BH1 & BH2).

Samples of the roots recovered from underside of foundations have been identified (using anatomical analysis) as having emanated from the genera Acer spp. Fagus spp. & Fraxinus spp.

Fagus spp. is Beech.
Fraxinus spp. is Ash.
Acer spp. are Maples, including Sycamore, Norway / Field maple and Japanese maples.

Given the above, vegetation is deemed to retain the capacity to be causal to the current movement / damage.

We have therefore been instructed to advise on the causal vegetation and to deliver management proposals which will provide on-going and long-term stability allowing repairs to be undertaken.

In assessing the potential drying influence of the vegetation on site, we have considered, in addition to the above, species profile, normally accepted influencing distance and the position of vegetation relative to the observed damage.

Our survey of the site identified T2 (Ash) and T3 (Beech) which, in our opinion, will be the source of the Fagus spp. & Fraxinus spp. roots recovered and as such we have identified them as the primary cause of the current movement / damage.

The size and proximity of the above vegetation is consistent with the advised location(s) of damage and it is our opinion, on balance of probability, that further proliferation from the above vegetation will be in proximity to the footings of the insured property.

Note: no obvious / plausible source of the Acer spp. roots was noted at the time of our survey; T3 stands beyond its normally accepted zone of influence and whilst Acer is a component of H1, this is remote to the location of BH1.

Given the above, we consider this root to be vestigial from removed vegetation and, in the context of the current claim insignificant.

Additional minor vegetation has been noted on site; however, unless specifically identified within this report, these plants are not deemed material to the current claim nor pose a significant future risk.

Given the above and considering the suspected mechanism of movement, in order to mitigate the current damage thereby allowing soils beneath the property to recover to a position such that an effective engineering repair solution can be implemented, we recommend a program of vegetation management as detailed by this report.

Please refer to Section 6 for management prescriptions.

Preliminary recommendations contained within this report are prescribed on the basis that site investigations confirm vegetation to be causal; management advice is designed to offer the most reliable arboricultural solution likely to restore long-term stability and also facilitate liaison with third-party owners and/or Local Authorities where necessary.

Consequently, we have advocated the complete removal of both T2 & T3 as it will offer the most certain arboricultural solution likely to restore long-term stability.

Consideration has been given to pruning only, as a means of mitigating the influence of the above, however this has been discounted in this instance.

Whilst it is accepted that pruning in accordance with BRE IP7/06 (and if repeated on a 3-year (max) basis) can be an alternative to removal, it is one with a high residual risk of future movement; in the context of the current claim we consider the above vegetation is too large and/or close for pruning to be viable in this instance.

Please note that the footing of the insured property fall within the anticipated rooting distance of additional vegetation which we believe presents a foreseeable risk of future damage and accordingly we have made recommendations in respect of this.

The extent / impact of vegetation management required to restore and maintain long-term stability at this property is acknowledged. However, we consider the impact on the wider public amenity from the proposed tree works is mitigated by the presence of further trees and the scope for replacement planting.

Whilst replacement planting is considered appropriate, due consideration must be given to the ultimate size of the replacement and future management requirements. Species selection should be appropriate for the chosen site and consideration must be given to the ultimate size of the replacement species and any future management requirements.

Is vegetation likely to be a contributory factor in the current damage?	Yes
Is vegetation management likely to contribute to the future stability of the property?	Yes
Is replacement planting considered appropriate?	Yes
Would DNA profiling be of assistance in this case?	No

6.0 Recommendations

6.1 Current Claim Requirements

These recommendations may be subject to review following additional site investigations.

Tree No.	Species	Age Cat	Approx. Height (m)	Distance to Building (m) *	Ownership	Action	Requirement
T2	Ash (Common)	1	12	9.3	E - Boundary Veg (ownership to be confirmed)	Remove	Remove close to ground level and treat stump to inhibit regrowth.
T3	Beech (Copper/Purple)	1	15.7	6.8	C - Insured	Remove	Remove close to ground level and treat stump to inhibit regrowth.
Age Cat: 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property							

* Estimated

6.2 Future Risk Recommendations

These recommendations may be subject to review following additional site investigations.

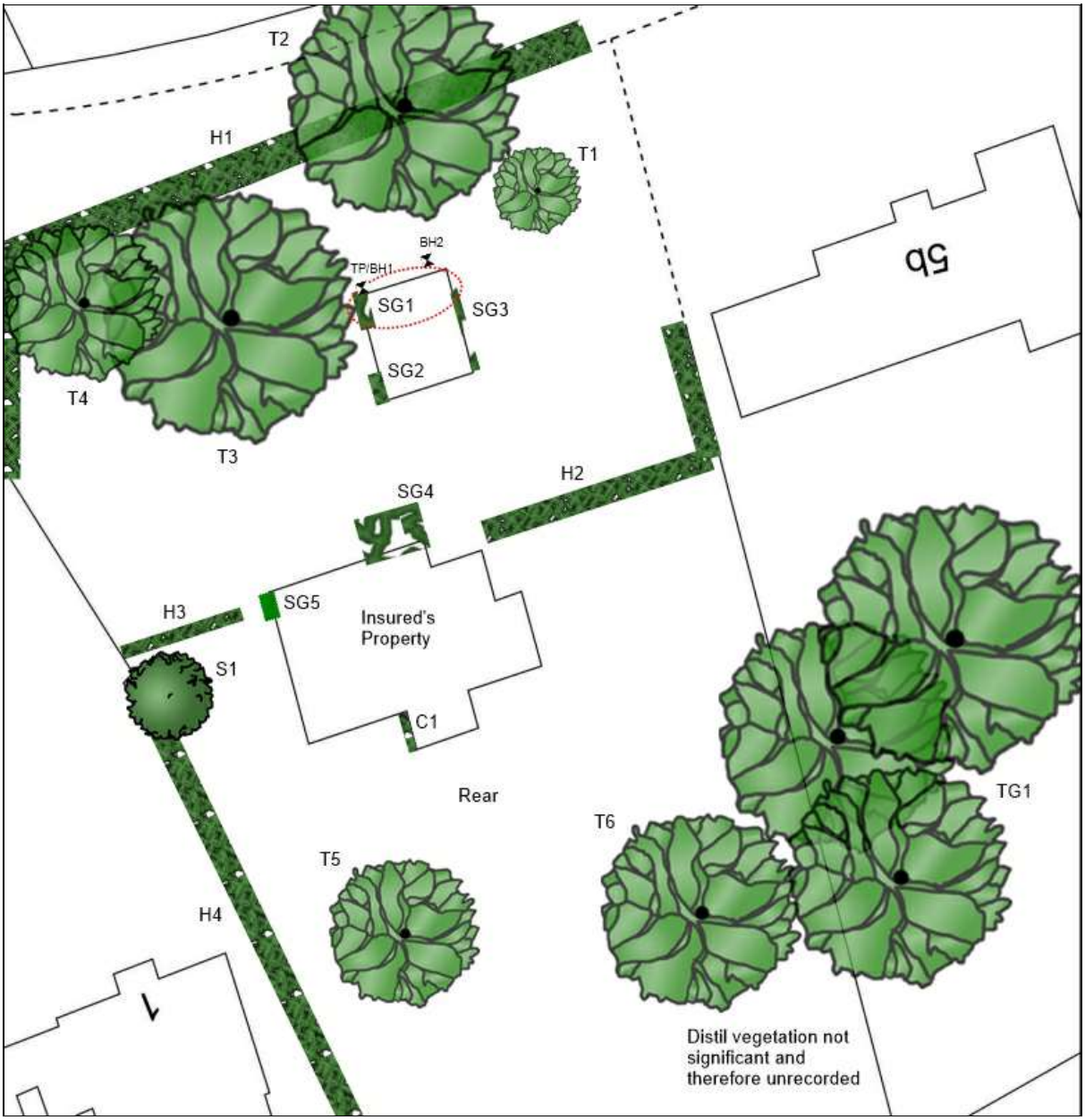
Tree No.	Species	Age Cat	Approx. Height (m)	Distance to Building (m) *	Ownership	Action	Requirement
C1	Climbing shrub	1	2	0	C - Insured	Action to avoid future risk	Subject to regular management; maintain at broadly current dimensions by way of regular pruning.
H1	Mixed Species Hedge: primarily Hawthorn, some Elder, Cherry, Holly, Ivy and Sycamore.	1	2.2	9.3	C - Insured	No action	No works required.
H2	Mixed Species Hedge: primarily Pyracantha and Lonicera.	1	2.3	0	C - Insured	Action to avoid future risk	Subject to regular management; maintain at broadly current dimensions by way of regular pruning.
H3	Pyracantha	1	2.2	1.9	C - Insured	Action to avoid future risk	Subject to regular management; maintain at broadly current dimensions by way of regular pruning.
H4	Cypress	1	3.4	7.1	A - Third Party	Action to avoid future risk	Subject to regular management; maintain at broadly current dimensions by way of regular pruning.
S1	Cotoneaster	1	5.1	7	C - Insured	Action to avoid future risk	Subject to regular management; maintain at broadly current dimensions by way of regular pruning.
SG1	Mixed Species Group	1	2.7	0	C - Insured	Action to avoid future risk	Remove self-set Ash trees. Do not allow Honeysuckle to exceed current dimensions by way of regular pruning. No works required to Rose.
SG2	Mixed Species Group: Jasmine and Lonicera.	1	2.4	0	C - Insured	Action to avoid future risk	Subject to regular management; maintain at broadly current dimensions by way of regular pruning.
SG3	Mixed Species Group: Cotoneaster, Lonicera, Euonymus, Rose and Berberis.	1	4.2	0	C - Insured	Action to avoid future risk	Subject to regular management; maintain at broadly current dimensions by way of regular pruning. Height relates to Rose, shrubs 1.8m

SG4	Mixed Species Group: includes Hydrangea, Euonymus, Rose, Sarcococca and Hebe.	1	3.4	0	C - Insured	Action to avoid future risk	Subject to regular management; maintain at broadly current dimensions by way of regular pruning.
SG5	Mixed Species Group: Jasmine and Clematis	1	2.1	0.1	C - Insured	Action to avoid future risk	Subject to regular management; maintain at broadly current dimensions by way of regular pruning.
T1	Cherry (Tibetan)	1	3.4	6.4	C - Insured	Action to avoid future risk	Maintain at broadly current dimensions by way of regular pruning.
T4	Acer	1	10	16	C - Insured	No action	No works required.
T5	Acer	1	7.8	13.8	C - Insured	No action	No works required.
T6	False Acacia	2	13.5	16.2	C - Insured	Action to avoid future risk	Maintain at broadly current dimensions by way of regular pruning.
TG1	Oak	2	18.7	17.3	A - Third Party	Action to avoid future risk	Maintain the closest x2 Oaks at broadly current dimensions by way of regular pruning. No works required to rear Holm Oak.
Age Cat: 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property							

* Estimated

Third party property addresses should be treated as indicative only, should precise detail be required then Environmental Services can undertake Land Registry Searches

7. Site Plan



Please note that this plan is not to scale. OS Licence No. 100043218

8. Photographs



T5 - Acer



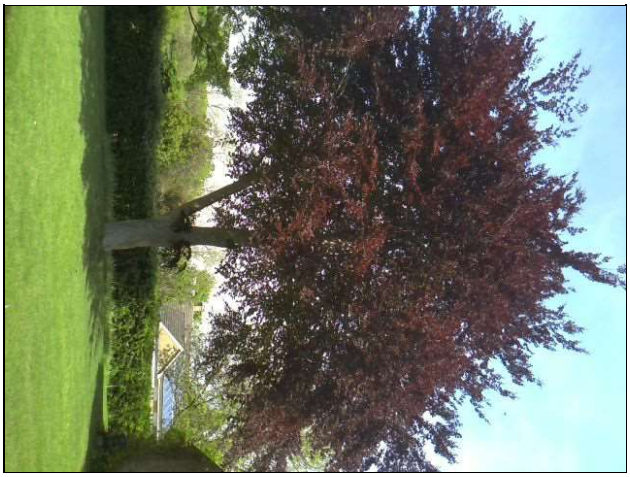
H3 - Pyracantha



SG5 - Mixed species group



T4 - Acer



T3 - Beech (Copper / Purple)



SG2 - Mixed species group

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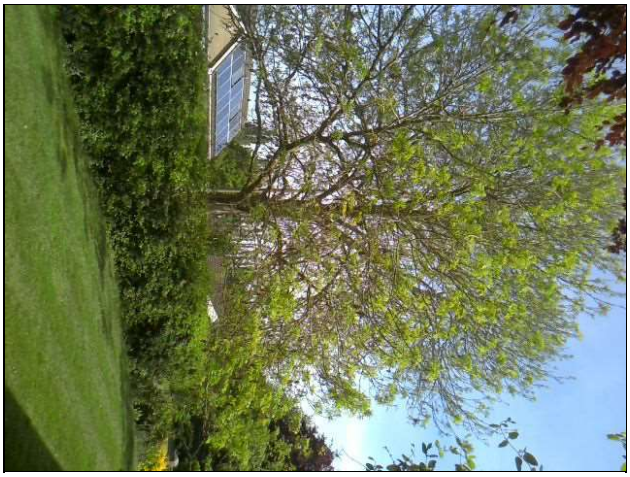
SG1 - Mixed species group



H1 - Mixed species hedge



T2 - Ash



T1 - Cherry (Tibetan)



SG3 - Mixed species group



H4 - Cypress

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H2 - Mixed species hedge



General view looking towards SG3, T2 & T3



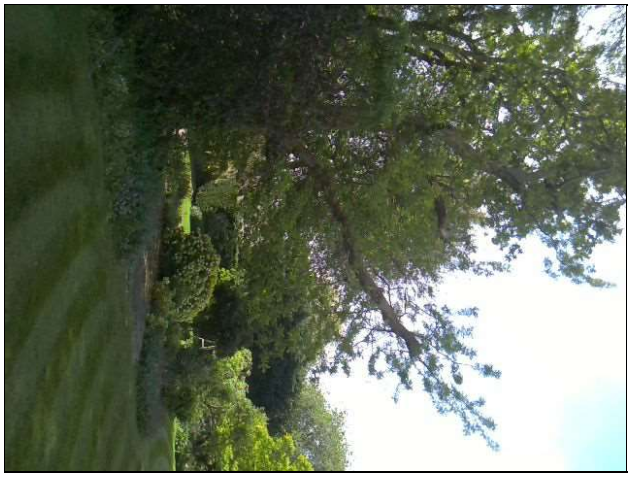
General site - front



S1 - Cotoneaster



C1 - Climbing shrub



T6 - False Acacia

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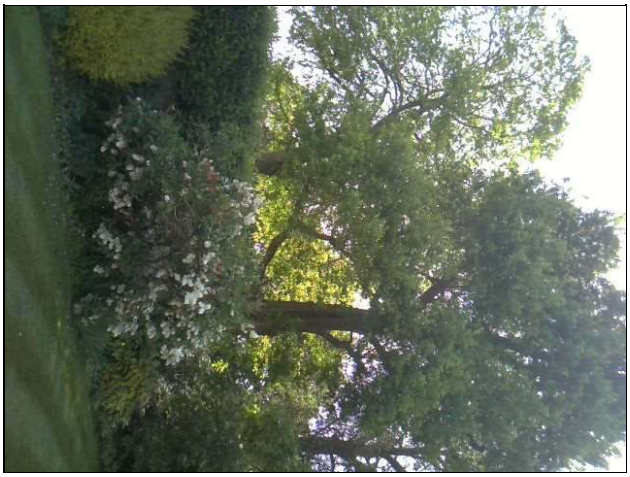

TG1 - Oak



Insured garden - rear



SG4 - Mixed species group

Date: 14/05/2026 Property: 5C Mill Lane, Peterborough, PE7 3UZ

9. Tree Works Reserve - Does not include recommendations for future risk.

Insured Property Tree Works	£4850.00
Third Party Tree Works	£0.00
Provisional Sum	£0.00

- The above prices are based on works being performed as separate operations.
- The above is a reserve estimate only.
- Ownerships are assumed to be correct and as per Section 6.
- A fixed charge is made for Tree Preservation Order/Conservation Area searches unless charged by the Local Authority in which case it is cost plus 25%.
- Should tree works be prevented due to statutory protection then we will automatically proceed to seek consent for the works and Appeal to the Secretary of State if appropriate.
- All prices will be subject to V.A.T., which will be charged at the rate applying when the invoice is raised.
- Trees are removed as near as possible to ground level, stump and associated roots are not removed or included in the price.
- Where chemical application is made to stumps it cannot always be guaranteed that this will prevent future regrowth. Should this occur we would be pleased to provide advice to the insured on the best course of action available to them at that time. Where there is a risk to other trees of the same species due to root fusion, chemical control may not be appropriate.

10. Limitations

This report is an appraisal of vegetation influence on the property and is made on the understanding that that engineers suspect or have confirmed that vegetation is contributing to clay shrinkage subsidence, which is impacting upon the building. Recommendations for remedial tree works and future management are made to meet the primary objective of assisting in the restoration of stability to the property. In achieving this, it should be appreciated that recommendations may in some cases be contrary to best Arboricultural practice for tree pruning/management and is a necessary compromise between competing objectives.

Following tree surgery we recommended that the building be monitored to establish the effectiveness of the works in restoring stability.

The influence of trees on soils and building is dynamic and vegetation in close proximity to vulnerable structure should be inspected annually.

The statutory tree protection status as notified by the Local Authority was correct at the time of reporting. It should be noted however that this may be subject to change and we therefore advise that further checks with the Local Authority MUST be carried out prior to implementation of any tree works. Failure to do so can result in fines in excess of £20,000.

Our flagging of a possible recovery action is based on a broad approach that assume all third parties with vegetation contributing to the current claim have the potential for a recovery action (including domestic third parties). This way opportunities do not “fall through the net”; it is understood that domestic third parties with no prior knowledge may be difficult to recover against but that decision will be fully determined by the client.

A legal Duty of Care requires that all works specified in this report should be performed by qualified, arboricultural contractors who have been competency tested to determine their suitability for such works in line with Health & Safety Executive Guidelines. Additionally all works should be carried out according to British Standard 3998:2010 *“Tree Work. Recommendations”*.