

Havant Borough
Planning Department
Civic Offices
Havant
Hampshire
PO9 2AX

27th March 2015

Claim Number: PCL101431391

Dear Sirs,

RE: Application for Removal of TPO Ref- pp-04078368

Please find attached documentation in support of the above application which we have submitted on-line.

Having regard to 31 Hollybank Lane the estimated cost of the superstructure repairs on the basis that the trees are removed would lie in the order of £8000 including VAT. This is per the damage noted during our surveyor's original visit in October 2013 and represents external repairs to the rear of the property and internally to the ground floor bedroom, playroom, hall stairs and landing, and kitchen.

Roots from Oak trees were identified in all three of the trial pits/boreholes opened against the rear extension and along the right-hand elevation and front corner. This suggests that the roots from the Oaks at the front have extended for a considerable distance around the property thus providing potential for significant movement.

If the trees are not removed the only practical solution to stabilise the property and ensure no further movement occurs would be to look at a piling solution (underpinning would not be suitable given the depth of the clay which extends to at least 6m deep). This would extend along the complete length of the right-hand elevation of the main property and the extension, the rear elevation of the extension and part of the front elevation of the original structure. The total length of the estimated piling would be in the region of 30m providing an estimated cost for piling alone of some £24-£30,000.

Several other points in relation to removal of the trees are worthy of note:

Firstly, the size of the trees suggests that they are not fully mature and therefore their continued growth could pose a risk to other areas of the property beyond the current sections which are damaged. If they remain in place therefore additional damage to our customer's property is extremely likely to occur resulting in further costs. This would of course be mitigated by their complete removal.

Arboricultural Consultancy for HBOS

Note: This reduced format report is an initial appraisal only and may have been produced without the benefit of site investigations. It is intended for use between the client, Marishal Thompson Group and any parties detailed within the report. It is based on the assumption that Engineers are satisfied that current damage is due to clay shrinkage subsidence attributable to vegetation.

1. Case Details

Insured	Mrs C Watson	Address	31 Hollybank Road, Emsworth, West Sussex, PO10 7UE		
Client	Lloyds Banking Group	Contact	David Elliot	Claim No.	101431391
MT Ref	SW/0411131547/JS	Consultant	Nigel Chopping	Contact No.	08702 416 180
Report Date	22/11/2013				

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

2. Property and Damage Description

The insured structure is a 1 storey detached house. It has been extended with a conservatory addition to the rear. The property occupies a level site with no adverse topographical features.

Damage relates to the right-hand flank of the insured dwelling and the conservatory where cracking indicates downward movement. Please refer to the engineers report for a full description of the claim history and damage.

3. Technical Reports

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

Engineers Report ☒

4. Action Plan

Mitigation	
Insured Involved?	Yes
Local Authority involved?	TBC
Other third party Mitigation involved?	Yes
Recovery	
Is there a potential recovery action?	Yes

Treeworks	
TPO / Conservation Area / Planning Protection Searches	Insured: TPO Third Party: TPO
Additional Comments	
Awaiting Further Instructions.	
A potential recovery action has been identified.	
Engineers should consider focusing investigations to strengthen factual evidence for disclosure to third party tree owners.	
Please carry out a ground heave assessment.	

5. Technical Synopsis

This report is based upon the assumed presence of highly plastic clay soils and that Lloyds Banking Group engineers are satisfied that damage is due to clay shrinkage subsidence exacerbated by vegetation.

We have 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.

From our observations on site, the footings of the subject property fall within the anticipated rooting range of vegetation located on site, thereby indicating the potential for the observed damage to be the result of clay shrinkage subsidence exacerbated by the influence of vegetation.

Whilst there is currently no positive root identification to implicate SG1 (Mixed Species Group), T2 (Oak) and TG1 (Oak) in the current damage, our assessment on site considers that the footings of the subject property fall within the anticipated rooting zone of this vegetation.

Marishal Thompson Group

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Arboricultural Consultancy for HBOS

6.0 Recommendations

6.1 Table 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	Oak	3	10	13.8	C - Insured	Remove	Remove subject to heave assessment.
TG1	Oak	3	16.8	15.1	A - Third Party 33 Hollybank Road, Emsworth, West Sussex, PO10 7UE	Remove	Remove the closest Oak subject to heave assessment. Do not allow remainder to exceed current dimensions.
SG1	Mixed species shrubs Including; Dogwood, Acer	1	2.6	3.4	C - Insured	Maintain as detailed	Remove to ensure 4m clearance to the rear conservatory. Do not allow remainder to exceed current dimensions.
Age Cat: 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property							

6.2 Table 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
T1	Maple (Field)	3	10.5	16.5	E - Boundary Veg (ownership to be confirmed)	Action to avoid future risk	Remove and treat stump to inhibit regrowth subject to heave assessment.
H1	Cypress	1	2.4	12.4	E - Boundary Veg (ownership to be confirmed)	Action to avoid future risk	Do not allow to exceed current dimensions.
S1	Holly	1	2	13.6	E - Boundary Veg (ownership to be confirmed)	No Action	No works.
SG2	Mixed species shrubs Group including; Laurel and Pyracantha.	1	2.3	3.4	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
T3	Oak	2	11.5	17.5	E - Boundary Veg (ownership to be confirmed)	Action to avoid future risk	Do not allow to exceed current dimensions.
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 Marishal Thompson can undertake Land Registry Searches

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8. Photographs



SG1 Mixed



SG2 Mixed



T1 Field Maple



T2 Oak

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Arboricultural Consultancy for HBOS

Date: 22/11/2013

Property: 31 Hollybank Road

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

Insured Property Tree Works	£1800
Third Party Tree Works	£1800
Provisional Sum	£0

- 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 treeworks 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.
- Stump removal is not included within the above price, and would be an additional charge if required. Where this is requested please note that responsibility cannot be accepted for damage to underground services unless these are identified prior to the works being undertaken.
- Where chemical application is made to stumps it cannot always be guaranteed that this will prevent future re-growth. 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 intended as a preliminary appraisal of vegetation influence on the property and assumes 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.

Any connection between the structural damage to the property and trees will require the clear identification of shrinkable clay soils below foundation depths. Following tree works we recommended that the building be monitored to establish the effectiveness of the works. Should sufficient stability not be achieved this may be indicative of the fact that an Arboricultural solution is not possible in isolation.

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

The presence of Tree Preservation Orders (TPO) or Conservation Area status must be determined prior to any tree works being implemented, 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".

Marishal Thompson Group

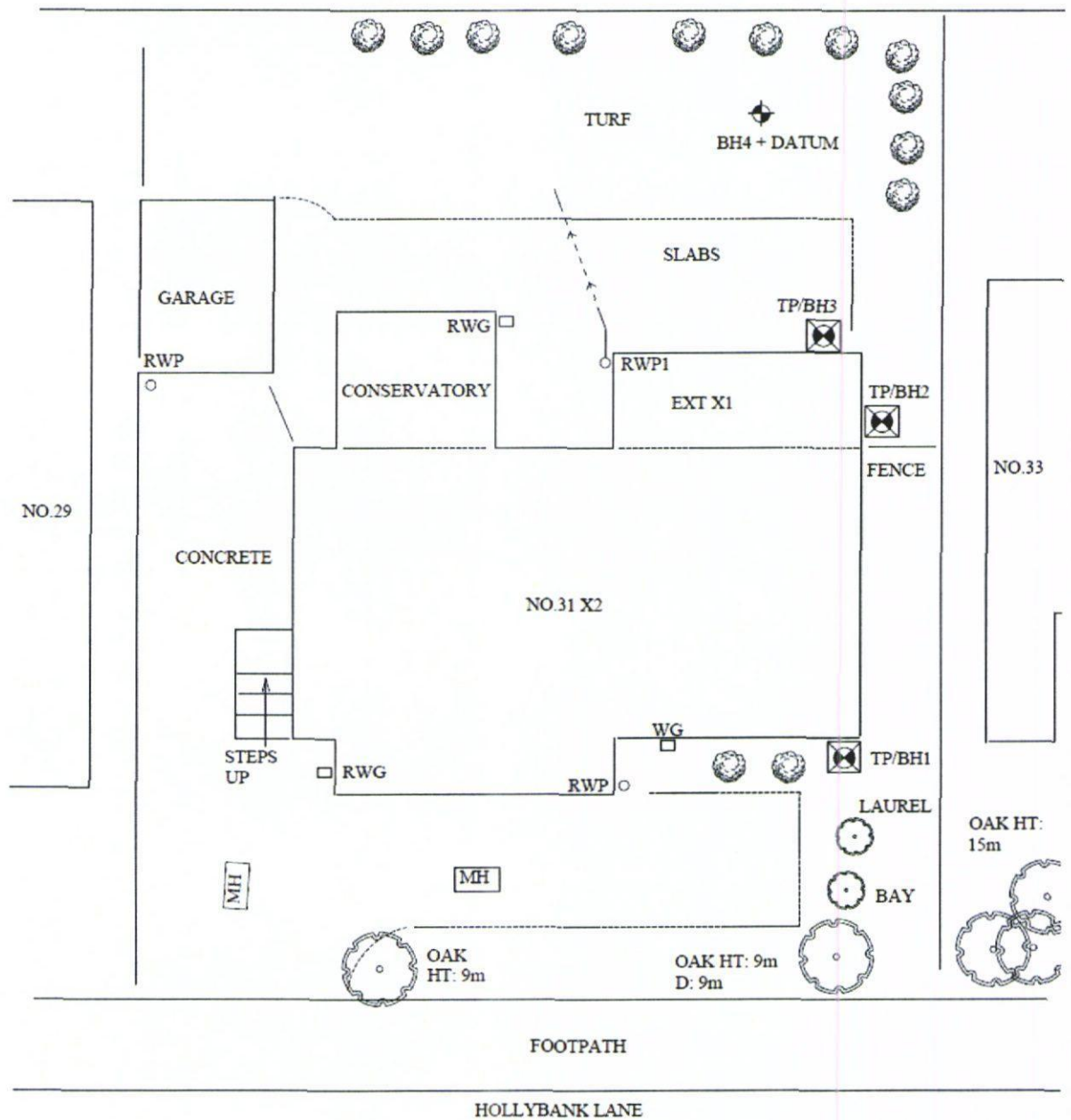
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Site Plan



TP/BH1 Borehole Log

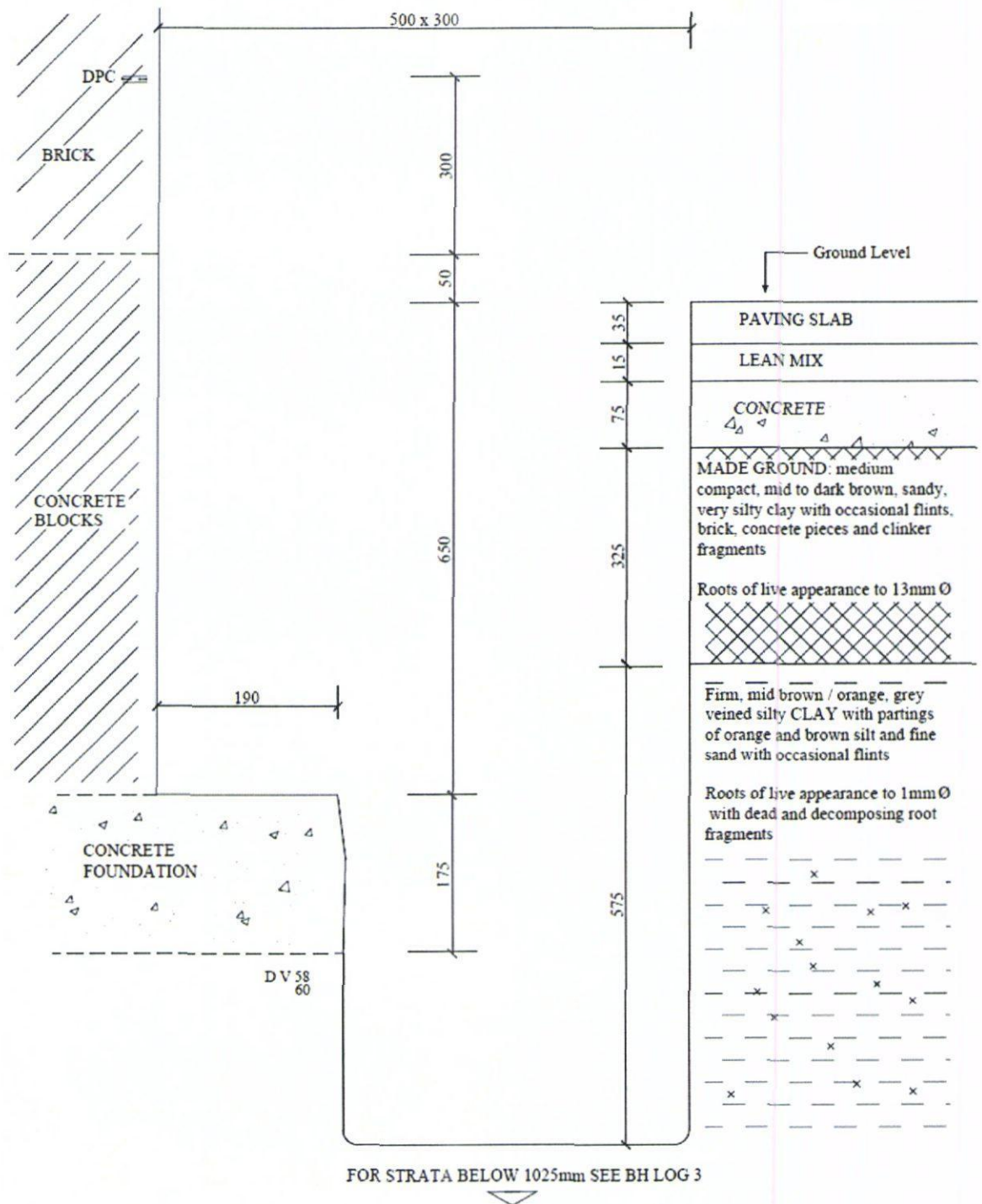
Depth (m)	Description of Strata	Thick- ness (m)	Legend	Sample	Test Type Result	Depth (m)	Field Records/Comments	Depth to water (m)
0.675	As trial pit 1	0.675						
0.75	Firm, light brown, very silty CLAY with numerous flints	0.075	x _ x				Roots of live appearance to 2mm diameter to 1.8m	
1.30	Stiff, mid brown / orange, grey veined silty CLAY with partings of orange and brown silt and fine sand with occasional gravel	0.55	_ x _ _ _ _ x _	D	V 130 132	1.00		
1.80	Very stiff, mid to dark brown silty CLAY with numerous flints	0.50	_ x _ _ _ _ x _	D		1.50		
			_ x _ _ _ _ x _	D	V 150+ 150+	2.00	Hair and fibrous roots to 2.2m	
	Very stiff, mid brown / orange, grey veined silty CLAY with partings of orange and brown silt and fine sand with occasional gravel, flint fragments and stone nodules	1.70	_ x _ _ _ _ x _	D		2.50	No roots observed below 2.2m	
3.50			_ x _ _ _ _ x _	D	M 50(30) 50(35)	3.00		
			_ x _ _ _ _ x _	D		3.50		
	Very stiff, mid brown grey veined silty CLAY with partings of orange and brown silt and fine sand and occasional flints	2.50	x _ _ _ _ _ x _	D	V 150+ 150+	4.00		
			_ x _ _ _ _ x _	D		4.50		
Remarks:					Key: T.D.T.D. Too Dense to Drive D Small disturbed sample J Jar sample B Bulk disturbed sample V Pilcon Vane (kPa) W Water sample M Mackintosh Probe			

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FOR STRATA BELOW 1225mm SEE BH LOG 2

Remarks: Limited working space

TP/BH3 Foundation Detail



BH4 Borehole Log

Depth (m)	Description of Strata	Thickness (m)	Legend	Sample	Test Type	Result	Depth (m)	Field Records/Comments	Depth to water (m)
GL	Turf over MADE GROUND: medium compact, mid to dark brown, sandy, very silty, gravelly clay with occasional flints and brick, concrete and clinker fragments	0.20						No roots observed	
0.20	Firm, mid brown / orange, very silty CLAY with occasional flints	0.30	x _ x						
0.50	Firm, mid brown / orange, silty CLAY with occasional flints	0.60	x _ x						
1.10	FLINT LAYER	0.30							
1.40	Firm, mid brown, silty CLAY with occasional flints	0.60	x _ x	D	M	50(40) 50(5) TD	1.00		
2.00	Stiff as above	1.50	x _ x	D			1.50		
3.50	Very stiff, mid brown silty CLAY with occasional flints	1.50	x _ x	D	M	44 50(60) 50(50)	2.00		
			x _ x	D			2.50		
			x _ x	D	M	50 50(45) 50(15)	3.00		
			x _ x	D			3.50		
			x _ x	D	V	150+ 150+	4.00		
			x _ x	D			4.50		
Remarks:					Key: T.D.T.D. Too Dense to Drive D Small disturbed sample J Jar sample B Bulk disturbed sample V Pilcon Vane (kPa) W Water sample M Mackintosh Probe				

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Drainage Recommendations

1.0 Location **Rwp 1 downstream]**

Shared System No

Condition Grade B

Drain Serviceability Unserviceable

Work Spec

Excavate and replace the rest bend and 1.0 metre of pipe-work. From the excavation, high pressure water jet to remove the roots and line downstream for 3.0 metres

SOIL ANALYSIS

for Lloyds Banking Group

31 Hollybank Road, Emsworth, W. Sussex, PO10 7UE

Client: Lloyds Banking Group
Client Contact: David Elliot
Claim Number: 101431391
Policy Holder: Mrs C Watson
Report Date: 3 December 2013
Our Ref: C2811S9805

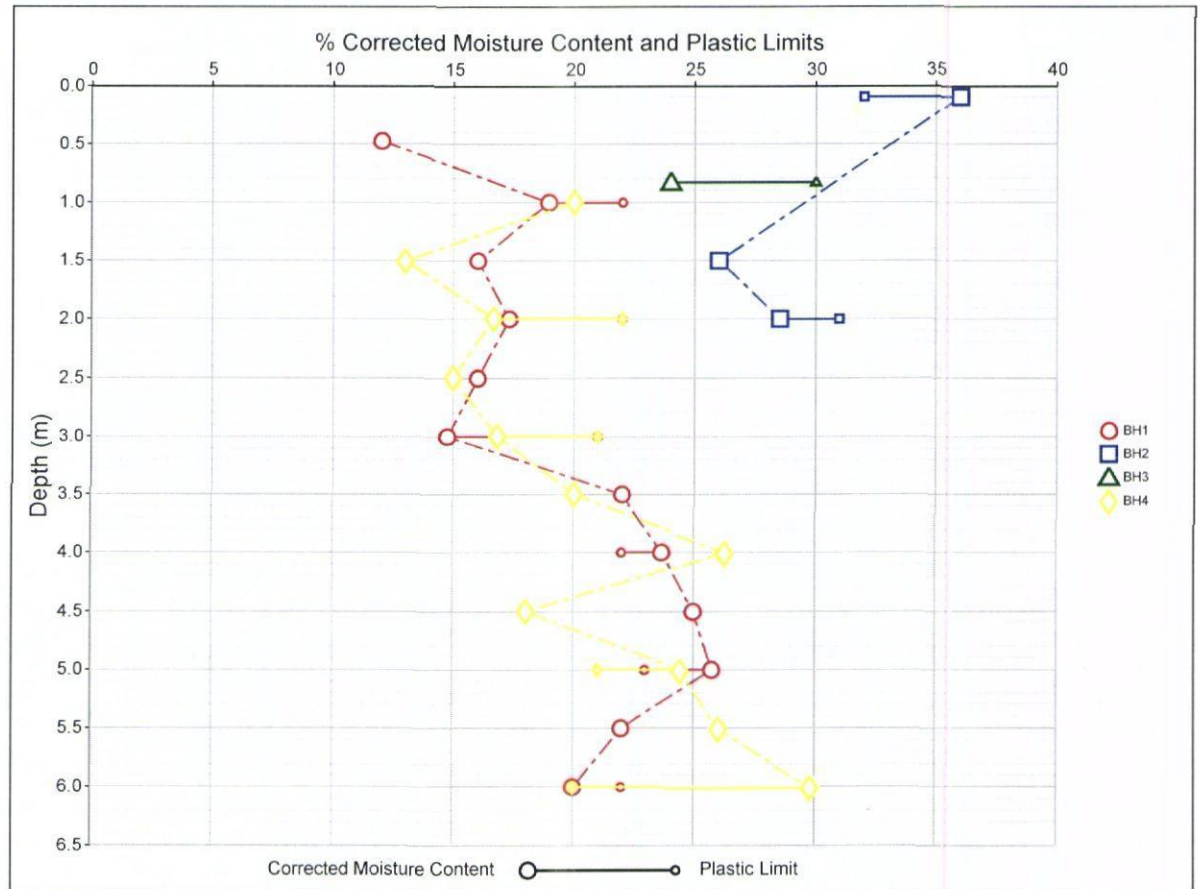
Compiled By:



Checked By:



Corrected Moisture Content and Plastic Limits Graph



References and Interpretation

The following provides a brief interpretation of the test results by comparison of the results to published classifications. The Atterberg Limit test may be used to classify the plasticity of soils; the plasticity classes defined in BS5930:1999 "Code of Practice for Site Investigations" are as follows.

CL (ML)	CLAY and CLAY/SILT of Low plasticity
CI (MI)	CLAY and CLAY/SILT of Intermediate plasticity
CH (MH)	CLAY and CLAY/SILT of High plasticity
CV (MV)	CLAY and CLAY/SILT of Very High plasticity
CE (ME)	CLAY and CLAY/SILT of Extremely High plasticity
O	The letter O is added to prefixes to symbolise a significant proportion of organic matter.
NP	Non-plastic

The Plasticity Index (PI) Result obtained from the Atterberg Limit tests may also be used to classify the potential for volume change of fine soils, in accordance with the National House Building Council's standards - Chapter 4.2 (2003) "Building Near Trees", as summarised below.

Modified PI < 10	Non Classified.
Modified PI = 10 to <20	Low volume change potential.
Modified PI = 20 to <40	Medium volume change potential.
Modified PI = 40 or greater	High volume change potential.

The 2003 edition of Chapter 4.2 also permits use of the Plasticity Index without modification. The classifications for this are grouped by soil type (soils with similar visual soils description and using unmodified Plasticity Indices).

LEVEL MONITORING

for Lloyds Banking Group

31 Hollybank Road, Emsworth, W. Sussex, PO10 7UE

Client:	Lloyds Banking Group
Client Contact:	David Elliot
Claim Number:	101431391
Client Reference:	101431391
Policy Holder:	Mrs C Watson
Report Date:	22 January 2015
Our Ref:	M1194

Level Monitoring Displacement Map

The following image shows an isometric representation of the movement of the property, based on the Level Monitoring Stations that were installed.

