

Engineers Addendum Report

This report sets out in concise terms the nature of the evidence collected and the consultant's conclusions and recommendations

Policy Holder:	Mr Mark Campling	Date:	21/3/19
Property Address:	The Yews, Jarvis's Gate, Spalding, Lincolnshire, PE12 0EP	Our Ref:	IFS-AVI-SUB-17-0068560
Description Of Property:	The damaged property is two storey semi-detached house of traditional solid brick construction built in around 1900. The property benefits from a two storey extension to the rear left corner constructed in the 1950's. A conservatory was added to the right-hand side of the property in 1999.		
Location Of Damage:	Front right-hand corner of the main property		
Date Of Relevant Construction:	1900 – Main Property, 1950's rear left-hand extension, 1999 Conservatory.		
Nature Of The Damage:	Diagonal and vertical cracking internally		
Indicated Mechanism Of Movement:	Downward movement towards trees.		
BRE Category Of Damage:	Cat 2		
Date Of Discovery:	2011. Reported to Cunningham Lindsey however claim declined for unknown reasons. Since then damage has worsened and claim notified to insurers again in March 2017.		
Occupiers' Observations:	Mrs Campling has been aware of cracking within the property for several years. The damage was reported to insurers in 2011 and was investigated by Cunningham Lindsey loss adjusters. We do not have access to the Cunningham Lindsey file and we are not therefore able to establish the extent of the investigations carried out. The claim was declined by Cunningham Lindsey. Mr Campling has continued to notice doors sticking and then easing through the seasons. The internal cracking has worsened since the 2011 claim and Mr Campling has sought the removal of a large Oak tree, close to the front right corner of the property. The tree is however protected and its removal has not been permitted.		
Previous Relevant Movement:	See above		
Comments:	N/A		

Investigation Evidence:

Examination By Building Professional:	Yes - Stephen Rutherford BSc (Hons), MCIOB		
Trial Hole/ Bore Hole Excavations:	Yes	(21/06/17 – Report ref C34945G16184)	
CCTV Drainage Survey:	No	The drains are not implicated in the damage (17/08/17 – Report ref C34945D12401)	
Soil Laboratory Testing:	Yes	Shrinkable soils (21/06/17 – Report ref C34945G16184) – Medium shrinkability	Yes
		Desiccated soils (21/06/17 – Report ref C34945G16184) - The findings of the trial pits and laboratory soil testing were however inconclusive. The underlying supporting clay was soft and is not desiccated which would have been expected if the adjacent trees were causing a nuisance sufficient to establish subsidence of the site. The clay did however have the potential for seasonal volume change and foundation movement and therefore which could occur during dry years.	No
Root Analysis	Yes	(21/06/17 – Report ref C34945G16184) – Quercus (Oak)	
Arboriculture Assessment:	Yes	Recommendations: Insured tree removal T1 – Oak, and T2 – Yew (30/08/2018 – Report ref: SA-240938). T1 has a TPO over it.	

Heave Risk After Tree Removal:	No	Stephen Rutherford BSC (Hons), MCIOB	
Building Monitoring:	Yes	Crack width: Yes (14/11/18 – report ref M9847)	Level / distortion: Yes (14/11/18 Report ref M9847)
Monitoring To Date Confirms:	The level monitoring exercise has confirmed seasonal movement of the foundations to the front right corner of the main (original section) house, which has in turn established that clay shrinkage subsidence due to the moisture extracting influence of the adjacent trees is the cause of the damage to the property in this location.		
Comments:	N/A		
Repair Scope And Value			
If Prompt Vegetation Removal:	Superstructure repairs	Potential Cost	£ 7,500
If No Vegetation Is Removed:	Foundation stabilisation (Piling to front right-hand corner of the main property)	Potential Additional Cost	£ 30,000
Comments:			
CONCLUSIONS AND RECOMMENDATIONS			
Following my review of the damage and subsequent geotechnical, arboriculture investigation reports and level monitoring readings I confirm that the cause of the movement to the front right-hand part of the property is directly related to the seasonal water demands of the nearby insured vegetation causing clay shrinkage subsidence. The Arborist should now be instructed to liaise with the Local Authority to request the lifting of the TPO on the Oak tree (T1). The Arborist should also arrange for the removal of the Yew tree (T2) and further monitoring will be undertaken until such time that it confirms that the front right corner of the property is stable enough that repairs to the building can be considered.			
Report prepared by:	Stephen Rutherford BSc (Hons), MCIOB		