



Property Risk Inspection
LIMITED

ARBORICULTURAL ASSESSMENT REPORT



Risk Address:

Holy Trinity Vicarage, Granville Road, London, N4 4EL

For:

Client: Sedgwick International UK
Insurer: Ecclesiastical Insurance

Client Ref: 8741280

Insurer Ref: 000394115

 **Policy holder:** London Diocesan Fund

 **PRI Ref:** 236626

 **Arborist:** Ryan Ollman

 **Survey Date:** 22/07/2022

 **QC:** .Margaret MacQueen

 **QC Date:** .23/07/2022



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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
S4	Buddleia	Fell and treat stump with eco plugs (broadleaved).
SG1	Mixed species shrubs	Fell and treat stumps of group.
SG3	Mixed species group	Remove section of shrub group and grind stumps to allow a minimum clearance of 7m from the front of the property. No work to remaining shrubs in group. (Total 4.5m in length to remove).
T1	Lime	Fell and treat stump.
T4	Lime	Fell and treat stump.
T12	Apple	Fell and treat stump with eco plugs (broadleaved).
T14	Apple	Fell and treat stump with eco plugs (broadleaved).
T15	Lime	Fell and treat stump with eco plugs (broadleaved).

5.0 STATUTORY CONTROLS

London Borough of Haringey Council's website has confirmed that none of the implicated vegetation is subject to a Tree Preservation Order But 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)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
S2	Forestiera	Early Mature	Good	1.7	1.50	10	0.3	N	Subject to past management.	No work required.			Holy Trinity Vicarage Granville Road London N4 4EL	PH
S3	Bay	Early Mature	Good	1.1	1.0	10	2.6	N	Subject to recent management.	No work required.	Access through side/rear gate.		Holy Trinity Vicarage Granville Road London N4 4EL	PH
S4	Buddleia	Mature	Good	3	2.9	50	2.7	N	Subject to past management.	Fell and treat stump with eco plugs (broadleaved).	Access through side/rear gate.		Holy Trinity Vicarage Granville Road London N4 4EL	PH
S5	Ceanothus	Mature	Fair	1.8	2.9	90	4.5	N	Subject to past management.	No work required.	Access through side/rear gate.		Holy Trinity Vicarage Granville Road London N4 4EL	PH



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
S6	Buddleia	Mature	Fair	4	2.35	45	6	N	Subject to past management.	No work required.	Access through side/rear gate.		Holy Trinity Vicarage Granville Road London N4 4EL	PH
SG1	Mixed species shrubs	Early Mature	Good	1.2	1.8	10	0.1	Y	Subject to past management. Group reduced but in need of removal and treatment.	Fell and treat stumps of group.		Mixed shrubs including Rose, Cotoneaster, Flowering Currant, Fuchsia and Juneberry. Rose roots found, other shrubs implicated due to size and location. Group is 8m long.	Holy Trinity Vicarage Granville Road London N4 4EL	PH



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
SG2	Mixed species shrubs	Early Mature	Good	1.7	1.0	5	2.6	Y	Subject to past management.	No work required.		Flowering Currant, Rose, Fuchsia.	Holy Trinity Vicarage Granville Road London N4 4EL	PH
SG3	Mixed species group	Mature	Fair	4	2.50	80	5.6	Y	Subject to past management.	Remove section of shrub group and grind stumps to allow a minimum clearance of 7m from the front of the property. No work to remaining shrubs in group. (Total 4.5m in length to remove).	Access through side/rear gate.	Group consists of Lilac, Rose, Viburnum and Laurel.	Holy Trinity Vicarage Granville Road London N4 4EL	PH
ST1	Rose	Early Mature	DD	0	0	0	0.1	Y	Felled and removed.	No work required.		Twin stem Previously S1.	Holy Trinity Vicarage Granville Road London N4 4EL	PH



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
STG1	Mixed species group	Early Mature	DD	0.1	0	60	1.4	Y	Felled and treated.	No work required.		One laburnum and one Cherry, Cherry implicated due to size and location. Previously TG1	Holy Trinity Vicarage Granville Road London N4 4EL	PH
T1	Lime	Mature	Fair	7	3.20	565	12	Y	Pollarded with approximately 1 years regrowth.	Fell and treat stump.	Pre cone/signage/ barriers action required - footpaths/public access. Adjacent to highway - traffic management required.		Holy Trinity Vicarage Granville Road London N4 4EL	PH



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
T2	Lime	Mature	Good	16*	8.4	595	18.9	N	Subject to past management.	No work required.	Adjacent to highway - traffic management required. Pre cone/signage/barriers action required - footpaths/public access.		Holy Trinity Vicarage Granville Road London N4 4EL	PH
T3	Lime	Mature	Fair	15	8.3	440	19.8	N	Subject to past management.	No work required.	Pre cone/signage/barriers action required - footpaths/public access. Adjacent to highway - traffic management required.		Holy Trinity Vicarage Granville Road London N4 4EL	PH



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
T4	Lime	Mature	Fair	13.5	8.5	480	13.2	Y	Subject to past management.	Fell and treat stump.	Adjacent to highway - traffic management required. Pre cone/signage/barriers action required - footpaths/public access.		Holy Trinity Vicarage Granville Road London N4 4EL	PH
T5	Lime	Mature	Good	10	4.525	350	15.9	N	Subject to past management.	No work required.	Adjacent to highway - traffic management required. Pre cone/signage/barriers action required - footpaths/public access.		London Borough of Haringey Council	LA



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
T6	Cotoneaster	Mature	Fair	3.5	5.4	120	10.7	N	Subject to past management.	No work required.	Pre cone/signage/ barriers action required - footpaths/public access.		Holy Trinity Vicarage Granville Road London N4 4EL	PH
T7	Wax Leaf Privet	Mature	Fair	2.8	2.5	100	12.1	N	No significant past tree works.	No work required.	Pre cone/signage/ barriers action required - footpaths/public access.		Holy Trinity Vicarage Granville Road London N4 4EL	PH
T8	Russian Olive	Mature	Fair	3.5	3.15	190	15.5*	N	Subject to past management.	No work required.	Pre cone/signage/ barriers action required - footpaths/public access.		Holy Trinity Vicarage Granville Road London N4 4EL	PH
T9	Hawthorn	Early Mature	Good	6*	4.75	160*	15.5*	N	Subject to past management.	No work required.	Pre cone/signage/ barriers action required - footpaths/public access.		Holy Trinity Vicarage Granville Road London N4 4EL	PH



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
T10	Olive	Early Mature	Good	1.8	1.10	25	2.7	N	Subject to recent management.	No work required.	Access through side/rear gate.		Holy Trinity Vicarage Granville Road London N4 4EL	PH
T11	Apple	Early Mature	Fair	2	2	65	4.2	N	Subject to recent management.	No work required.	Access through side/rear gate.		Holy Trinity Vicarage Granville Road London N4 4EL	PH
T12	Apple	Mature	Good	4.5	4.35	230	6.4	Y	Subject to past management.	Fell and treat stump with eco plugs (broadleaved).	Access through side/rear gate.	Previously part of TG2.	Holy Trinity Vicarage Granville Road London N4 4EL	PH
T13	Pear	Mature	Fair	3	2.35	75	6.4	N	Subject to past management.	No work required.	Access through side/rear gate.	Previously part of TG2.	Holy Trinity Vicarage Granville Road London N4 4EL	PH
T14	Apple	Mature	Fair	3.5	3.4	100	6.5	Y	Subject to past management.	Fell and treat stump with eco plugs (broadleaved).	Access through side/rear gate.	Previously part of TG2.	Holy Trinity Vicarage Granville Road London N4 4EL	PH

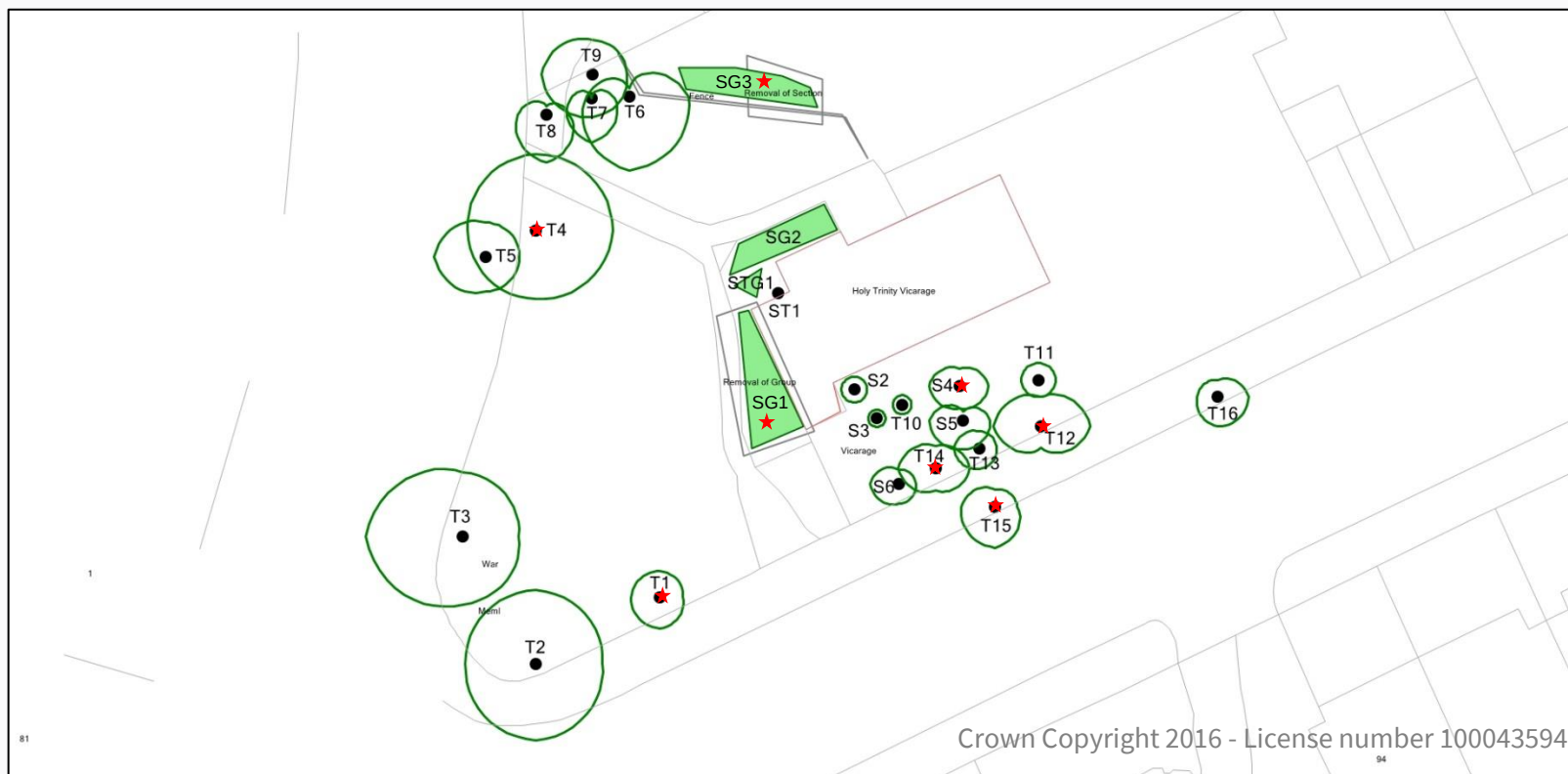


Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
T15	Lime	Mature	Fair	7*	3.35	385	8.5*	Y	Pollarded with approximately 1 years regrowth.	Fell and treat stump with eco plugs (broadleaved).	Adjacent to highway - traffic management required. Pre cone/signage/barriers action required - footpaths/public access.		London Borough of Haringey Council	LA
T16	Lime	Mature	Fair	7*	2.85	380	9*	N	Pollarded with approximately 1 years regrowth.	No work required.	Adjacent to highway - traffic management required. Pre cone/signage/barriers action required - footpaths/public access.		London Borough of Haringey Council	LA

* Value is estimated



7.0 APPENDIX 2: SITE PLAN



Location: Holy Trinity Vicarage, Granville Road, London, N4 4EL

Job Ref: 236626

Survey Date: 22/07/2022 – NTS

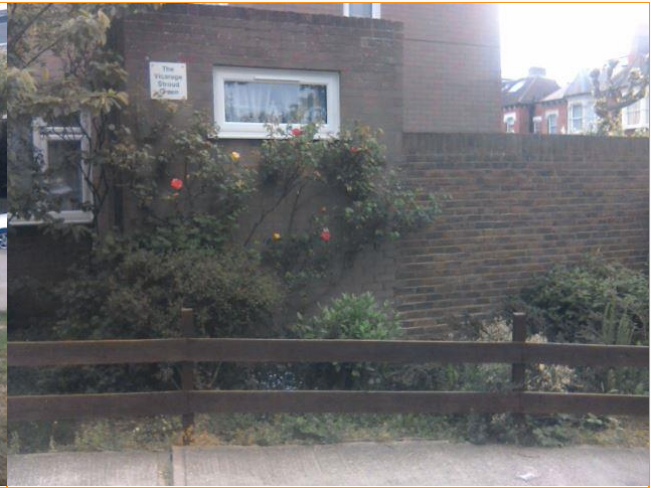
By Property Risk Inspection - Insurance Services



8.0 APPENDIX 3: SITE PHOTOGRAPHS



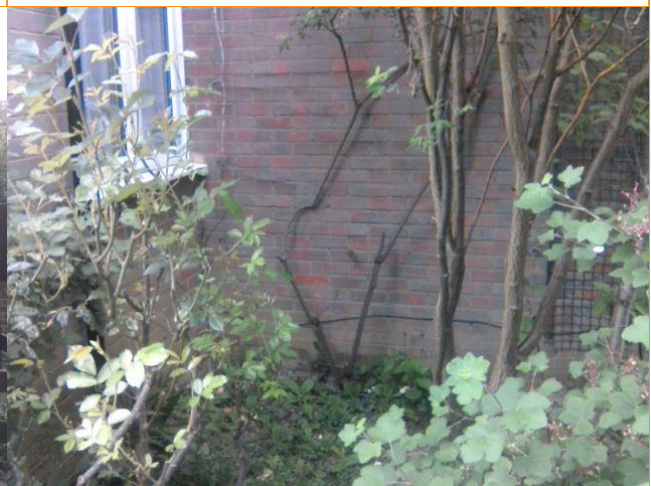
SG1 - Mixed species shrubs (April 2020)



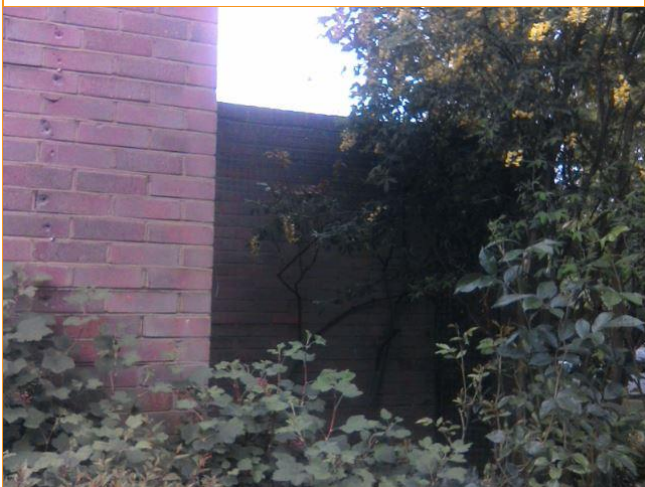
SG1 - Mixed species shrubs (April 2020)



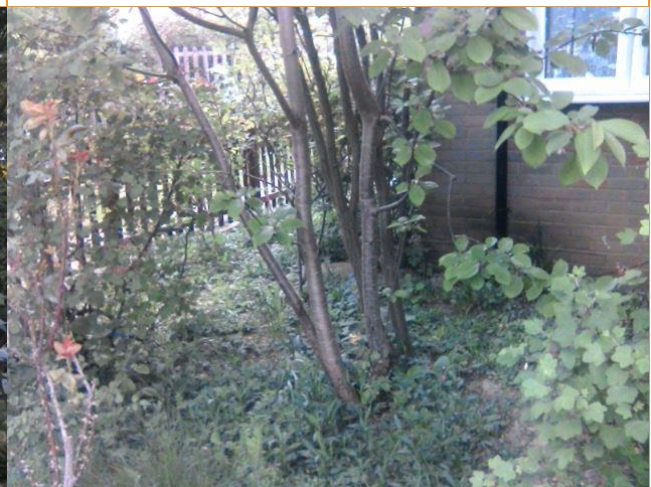
SG1 - Mixed species shrubs (April 2020)



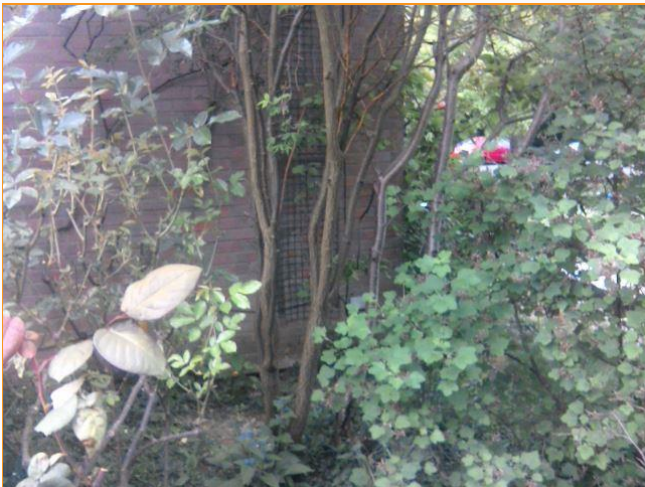
ST1 – Rose (April 2020)



ST1 - Rose (April 2020)



TG1 - Mixed species group (April 2020)



TG1 - Mixed species group (April 2020)



TG1 - Mixed species group (April 2020)



SG2 - Mixed species shrubs (April 2020)



S2 - Forestiera (April 2020)



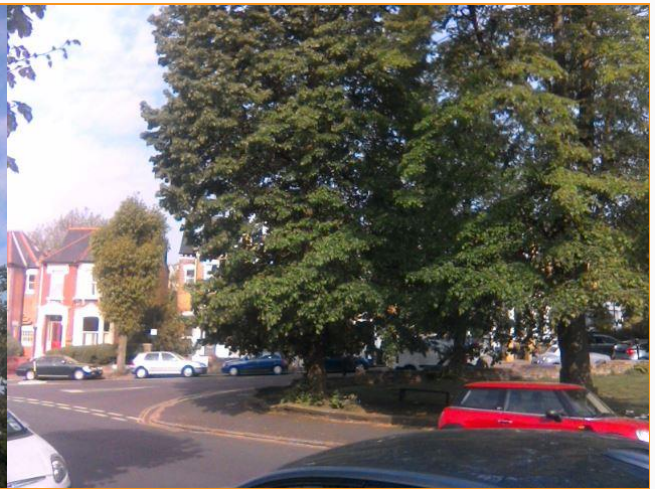
TG2 - Mixed species group (April 2020)



T1 - Lime (April 2020)



T1 - Lime (April 2020)



T2 – Lime (April 2020)



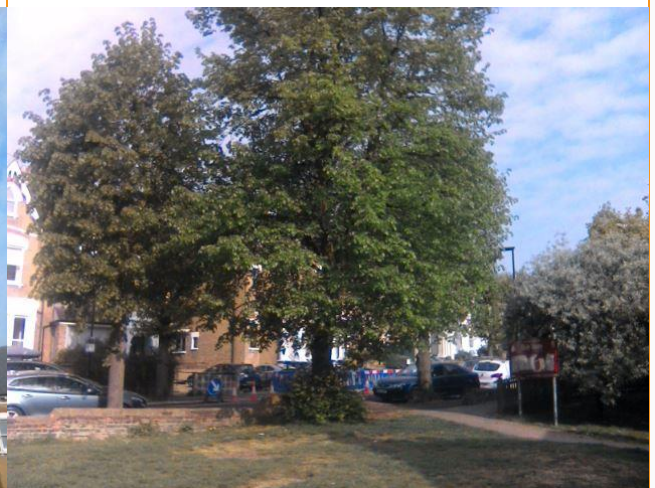
T2 - Lime (April 2020)



T3 – Lime (April 2020)



T3 - Lime (April 2020)



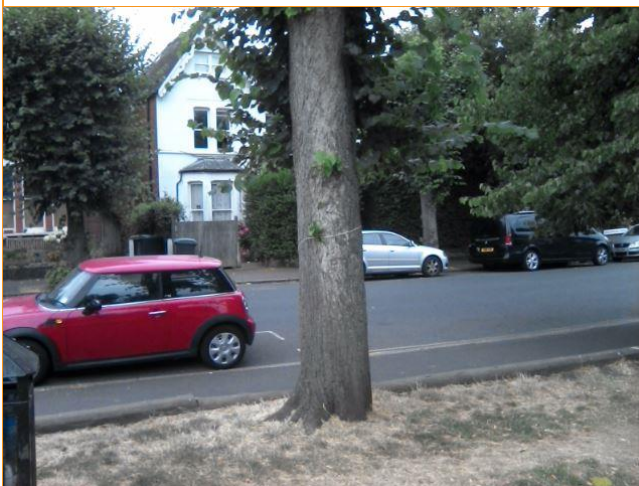
T4 – Lime (April 2020)



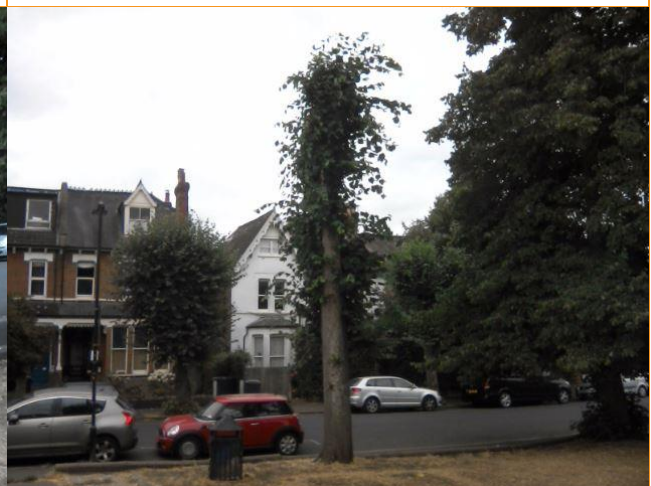
T4 - Lime (April 2020)



T5 - Lime (April 2020)



T1 - Lime (July 2022)



T1 - Lime (July 2022)



Front Elevation
(July 2022)



Large roots observed in grass area RHS of property
believed to be from a previously felled tree. (July 2022)



Roots continued (July 2022)



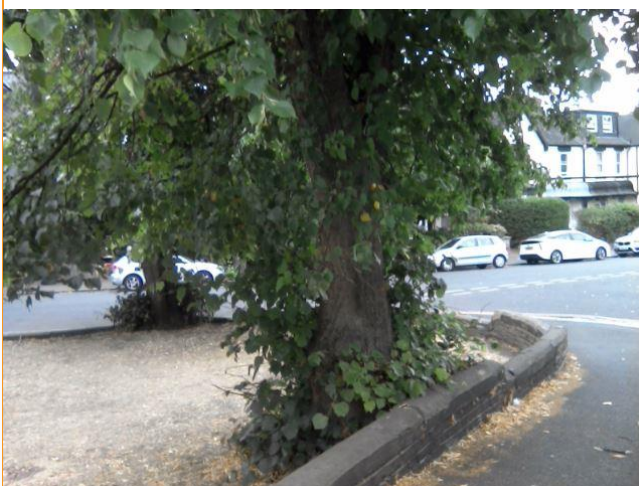
T2 - Lime (July 2022)



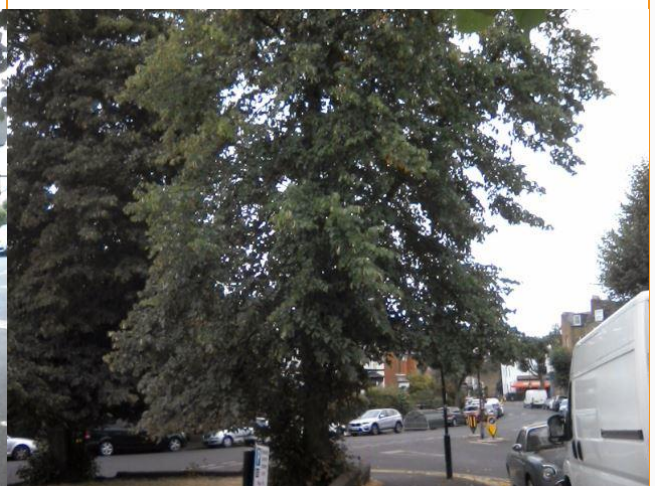
T2 - Lime (July 2022)



T2 - Lime (July 2022)



T3 - Lime (July 2022)



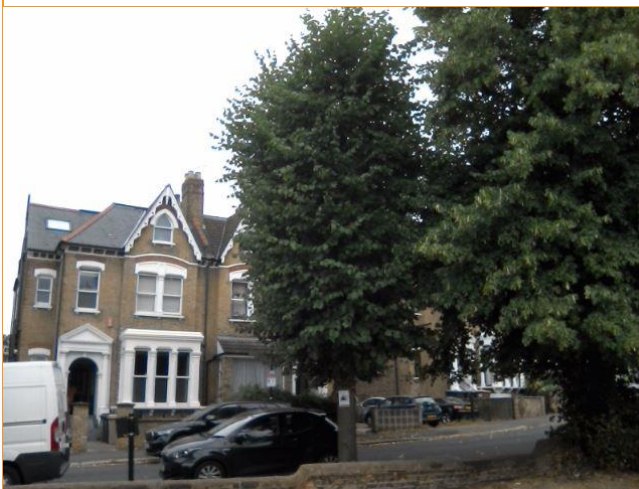
T3 - Lime (July 2022)



T3 - Lime (July 2022)



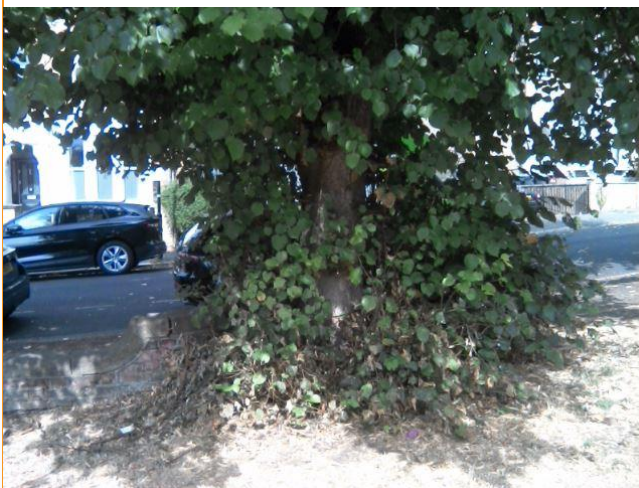
T5 - Lime (July 2022)



T5 - Lime (July 2022)



T5 - Lime (July 2022)



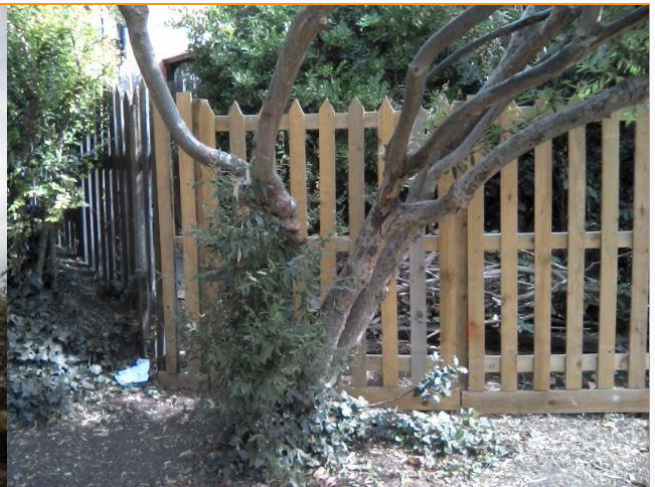
T4 - Lime (July 2022)



T4 - Lime (July 2022)



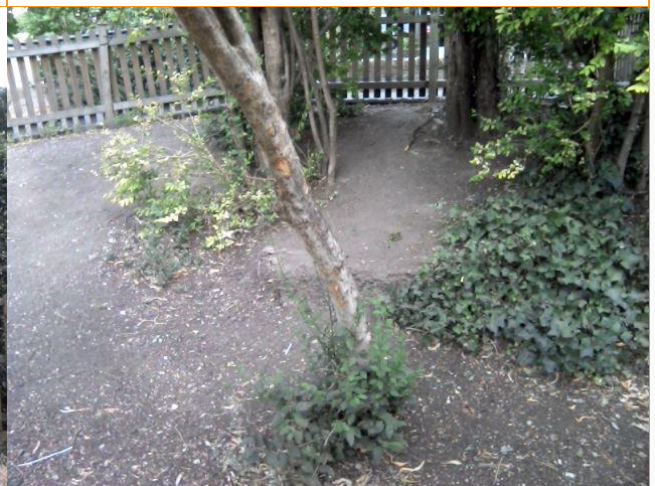
T4 - Lime (July 2022)



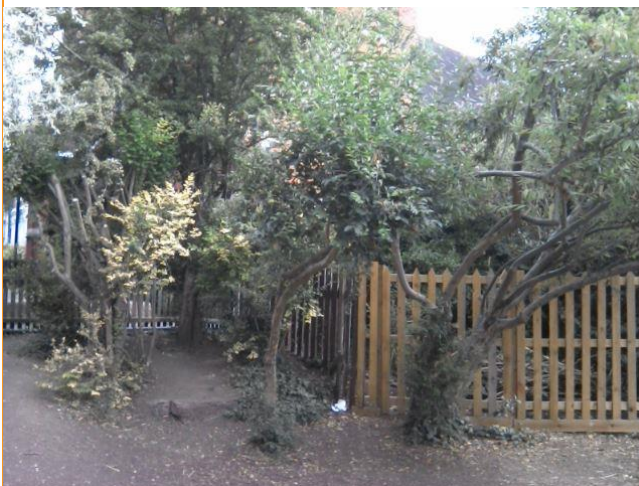
T6 - Cotoneaster (July 2022)



T6 - Cotoneaster (July 2022)



T7 - Wax Leaf Privet (July 2022)



T7 - Wax Leaf Privet (July 2022)



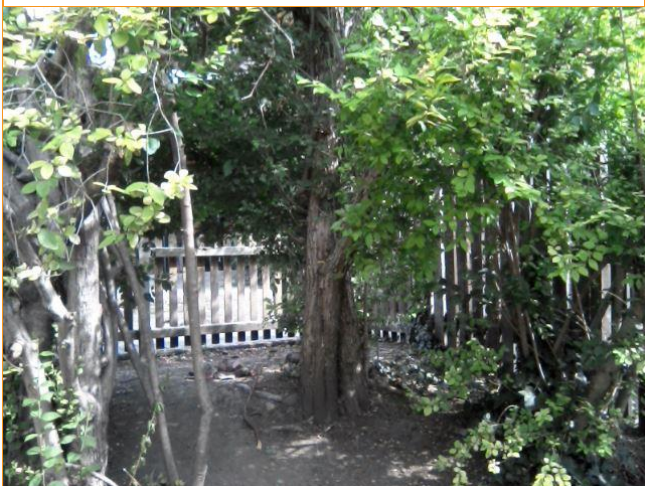
T8 - Russian Olive (July 2022)



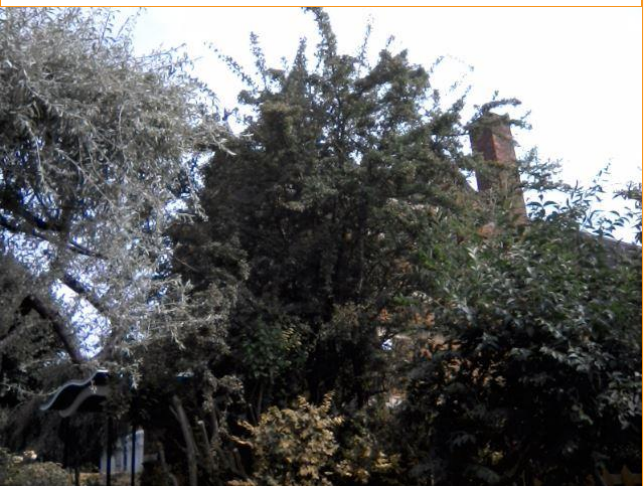
T8 - Russian Olive (July 2022)



T8 - Russian Olive (July 2022)



T9 – Hawthorn (July 2022)



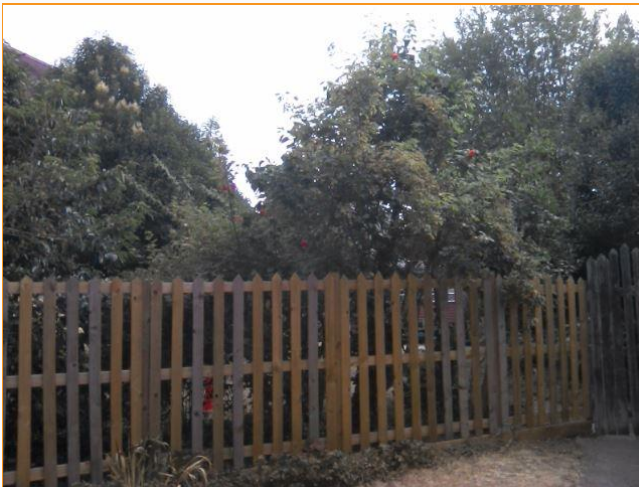
T9 – Hawthorn (July 2022)



T9 - Hawthorn (July 2022)



SG3 - Mixed species group (July 2022)



SG3 - Mixed species group (July 2022)



SG3 - Mixed species group (July 2022)



STG1 - Mixed species group (July 2022)



STG1 - Mixed species group (July 2022)



ST1 - Rose (July 2022)



SG1 - Mixed species shrubs (July 2022)



SG1 - Mixed species shrubs (July 2022)



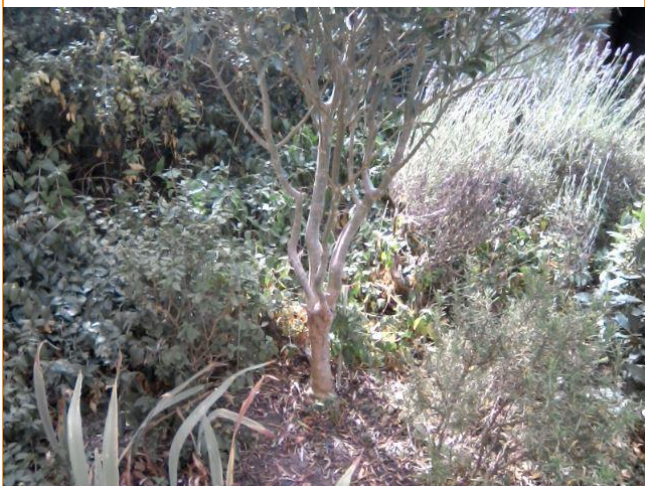
SG1 - Mixed species shrubs (July 2022)



SG1 - Mixed species shrubs (July 2022)



S3 – Bay (July 2022)



T10 – Olive (July 2022)



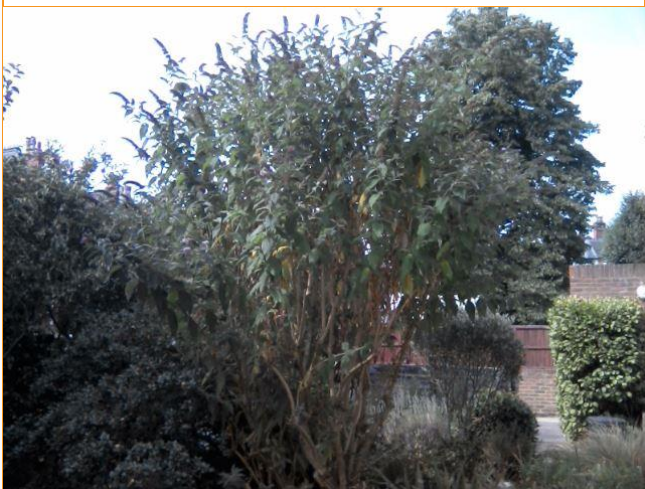
T10 - Olive (July 2022)



S4 – Buddleia (July 2022)



S4 – Buddleia (July 2022)



S4 - Buddleia (July 2022)



T11 – Apple (July 2022)



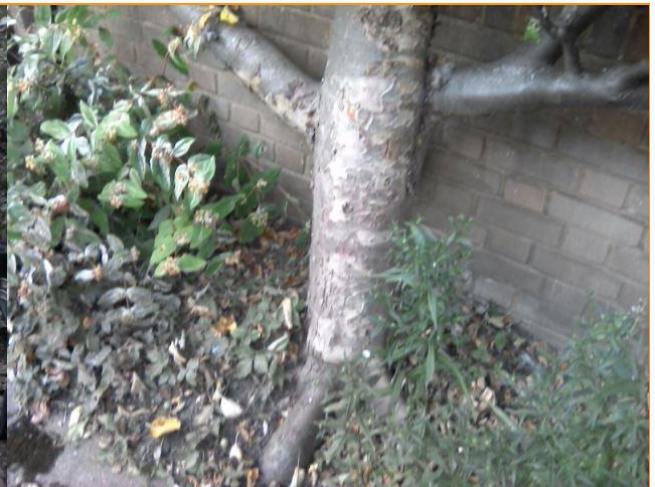
S5 – Ceanothus (July 2022)



S5 - Ceanothus (July 2022)



S5 - Ceanothus (July 2022)



T12 – Apple (July 2022)



T12 - Apple (July 2022)



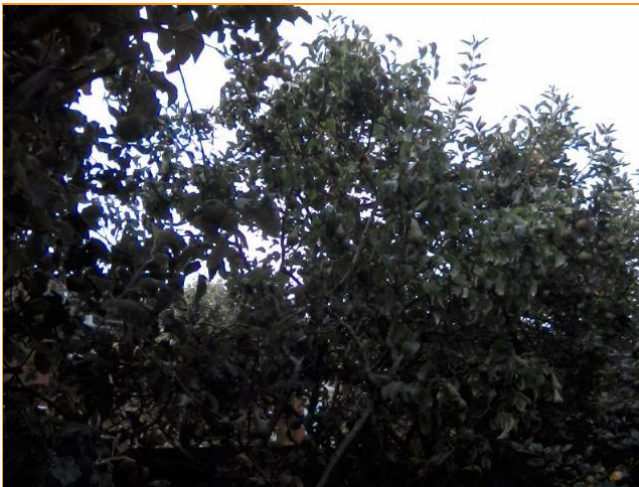
T12 - Apple (July 2022)



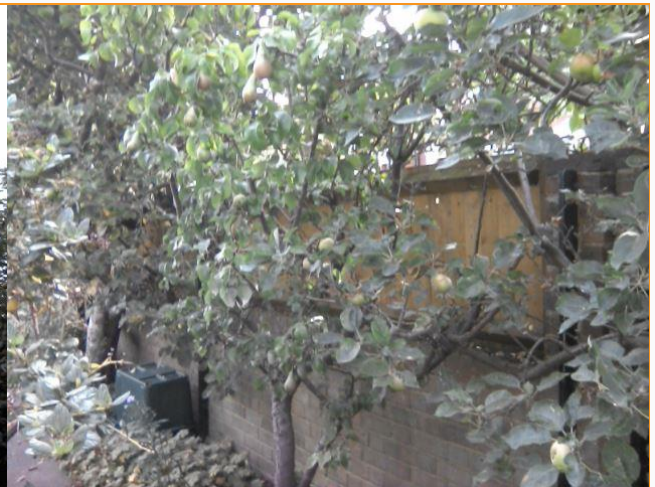
T12 - Apple (July 2022)



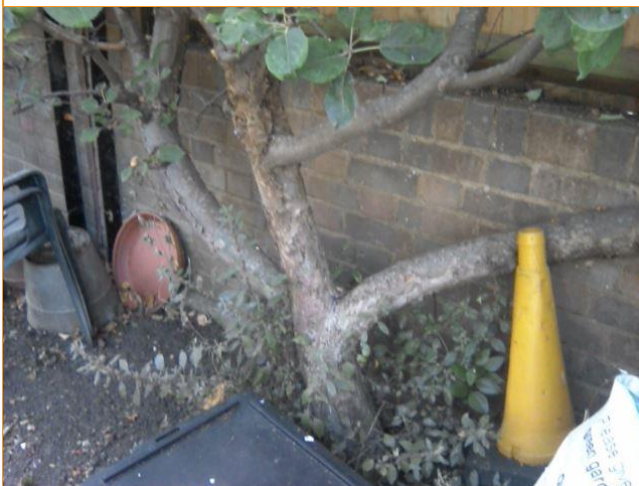
T13 – Pear (July 2022)



T13 - Pear (July 2022)



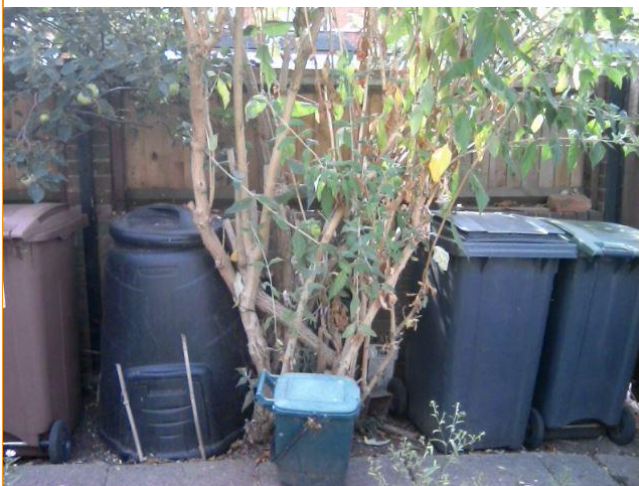
T13 - Pear (July 2022)



T14 - Apple (July 2022)



T14 - Apple (July 2022)



S6 - Buddleia (July 2022)



S6 - Buddleia (July 2022)



T15 – Lime (July 2022)



T15 - Lime (July 2022)



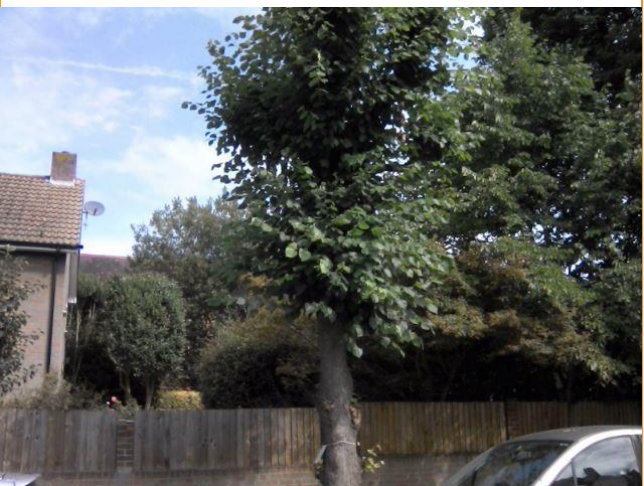
T15 - Lime (July 2022)



T16 – Lime (July 2022)



T16 - Lime (July 2022)



T16 - Lime (July 2022)



T16 - Lime (July 2022)



Property Risk Inspection LIMITED

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