

Sarah Gurney
45 Ferme Park Road
London
N4 4EB

10th February, 2026
Our ref: SRC7623/RJT/Hobarts

Dear Ms Gurney,

Re: 45 Ferme Park Road, London N4 4EB

Further to email correspondence from yourself, I confirm my visit to the above residential property on the 23rd January, 2026 in response to your concerns regarding crack formations affecting rear addition parts, particularly noticed within the last six months.

The property is described as a four storey semi-detached-linked house, with separated lower ground floor annex. There are gardens to the front and rear of the building.

The building is constructed by traditional methods; namely, solid brick 340mm and 225mm external and party walls, generally timber suspended floors and a timber pitched and hipped main roof structure over, finished in replacement concrete interlocking tiles.

General exterior finish the building is substantially fair face brickwork, with original style timber sash windows substantially replaced. The age of the building is estimated to be 140 years.

My reference to the digital British Geological Survey map suggests that subsoil local to the area is of London Clay. The building is situated on a mildly sloping site and set within a terrace of similar period buildings.

I confirm my observations and comments during my consultation with your partner and my further visual appraisal of the building as follows:

1. I understand that the client has owned/occupied the property for approximately 14 years and did not detect any significant structural movement of the property within those 14 years prior to the summer of year, 2025.

Internal

2. My walk-around the rear parts of the property was limited to concern raised by the client, being the stairwell and rear addition parts, but excluding the lower ground floor self contained annex.

The rear stairwell half landing leads directly into the rear addition, upper ground floor kitchen. The kitchen ceiling junction with the party

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wall with adjoining building, 47 is particularly affected by wallpaper tearing and rucking, giving an indication of cracking to the plasterwork to the ceiling very local to the junction with the party wall and remaining chimney breast. That crack formation extends full length of the party wall between the stairwell and rear elevation of the rear addition and with the crack itself estimated to be in the order of 4mm wide.

I did note that the wall tiles around the kitchen rear facing window are buckling/loose and with an adjacent vertical 3mm wide crack formation to grout joints of the tiles immediately underneath the internal window cill.

3. The client did refer to a boiler/plumbing leak affecting the stairwell ceiling and certainly this area is stained above that same stairwell half landing, but which is considered unassociated with the cracking noted to the kitchen.

However, within the same stairwell half landing area, there is a clear horizontal separation of the dado rail of that landing at the junction of party wall with the kitchen cross wall. The estimated lateral movement is considered to be in the order of 8/10mm.

4. My walk-around the upper stairwell zone identified the boiler location on the rear half landing, but no significant crack formations were detected.

It is from that upper stairwell half landing rear facing window, serving that stairwell, where I was able to identify an external separation of the rear addition mono-pitched roof junction with the main rear elevation and where normally flexible flashings are suffering from distress and movement, causing mortar over the flashing to become loose. In particular, there is currently an estimated 12mm separation gap at the rear addition party wall junction with the main rear elevation. This whole line of separation/lateral movement of the rear addition roof and parapet away from the junction with main rear elevation is considered to jeopardise the weathertightness of the roof junction and which should be treated as a temporary maintenance exercise during the present winter and next period of spring anticipated wet seasons.

5. No structural concerns were detected within the upper parts of the stairwell and no access was considered required to the top floor main building parts for the purpose of this report.

External

Rear Elevations

6. Access was gained into the subject rear garden from upper ground floor French door and balcony detail. The client is aware of the decay and slippage of the timber support forming that balcony platform and therefore offering a limited access to the rear garden from that location.

The main rear elevation the building is of three storeys solid brickwork and mid terraced and including original detail of two storey addition within the left hand side, with mono-pitched roof over, in common with similar adjoining building, 47. There is a single storey stub addition to the rear elevation of the rear addition, with mono-pitched roof over, which appears to be truly historic/original to the building.

There is a garden level doorway within that stub addition, although no access was gained to those parts within the scope of this consultation.

7. Construction of rear elevations is considered be traditional, solid 340mm and 225mm Flemish bond, fair face brickwork.

General appearance of rear elevations is fair, insomuch as full repointing of brickwork has taken place in past years and the date of such repointing, as needs to be determined by the client, is considered a guideline to the formation of crack formations occurring since repointing, but especially noted by the client during the last six months ie. since the summer of year 2025.

8. On structural stability matters, there was no clear indication of a structural distress to the three storey main rear elevation of the building. However, it is the flank wall of the two storey rear addition, local to junction with the main rear elevation, which is significantly affected by a vertical, tapered crack formation of hairline width at garden level and approximately 10mm width at rear addition roof eaves level. Certainly, this crack formation appears fresh and compatible with a differential settlement and rotational movement of the two storey rear addition from main building in recent months. (see also internal)
9. I did note a left hand short length historic brick party fence wall abutting the subject single storey rear addition. This wall is substantially fractured by vertical lines through brickwork and brickwork joints of up to 12mm, but which can readily be associated with a direct tree/vegetation growth in that party fence wall, causing a direct stress and fracturing of brickwork by expansion of the vegetation growth, albeit now cut back, but not fully killed-off. I recommend here a dismantle and rebuild of this party fence wall, which will most likely require further consideration of the local Ivy growth vegetation in the dismantling of the wall.
10. Of particular importance, I did note a semi-mature Pear tree within the subject rear garden, along with a clump of semi-mature Plum trees within subject rear garden. I did also note what is likely to be a semi-mature Sycamore tree within the rear garden of the same adjoining building, 47. It is my opinion most readily assessed that the crack formations affecting the subject rear addition/building are the result of water demand of the collective trees root action on shrinkable London

Clay subsoil ie. subsidence.

11. The foundations of the two storey rear addition are likely to be no deeper than 600mm below garden level and likely to be less deep than the main rear elevation foundations, by definition of a split-level between the main building and rear addition parts of the lower ground floor area.
12. As a further action for precautionary and maintenance purposes, I recommend a cctv testing and overhaul of drains as might be required, owing to the close proximity of drains to the rear addition.

Conclusions

13. I have inspected the subject building where those cracks have been reported by the client, being at the two storey rear addition and in particular the junction of rear addition with main building and base my comments on observations made during a single inspection of the property.
14. In the preparation of this report, I did not have benefit of site investigation results to consider in the form of trial pits, boreholes and root and soil analysis and drainage testing and crack monitoring, which would be provided within a building insurance claim for subsidence.
15. I recommend that the client scrutinises the building insurance policy wording to identify any responsibilities towards Insurers with regard to the noted crack formations.
16. With my understanding of the client becoming aware of crack formations affecting the property during the last six months and where the timescale can readily relate to the period of dry weather experienced during the year, 2025, those crack formations are therefore likely to have been caused by subsidence of the London Clay, causing settlement of the rear addition structure.
It is likely that the rear addition structure of adjoining building, 47, is affected in a similar way, by definition of those structures adjoining.
17. I recommend a joint effort of tree maintenance programme by the owners of buildings, 45 and 47 to be carried out within the next three months, with emphasis placed on the two larger trees of Pear and assumed Sycamore. A foliage reduction in the order of 30% is recommended for each of these trees and to be maintained at reduced levels indefinitely every 3 years. Felling of the trees is therefore likely to be economically viable.
18. I also recommend a 50% reduction in the number of Plum trees within the clump location mid-distance of the subject rear garden.

19. Current wet weather conditions will allow a natural recovery of the ground moisture content and so causing a limited swelling of the clay to normal levels, which may indeed cause noted crack formations to partially close.
20. There is a particular aspect of potential weather ingress during the next few months, as a result of the differential movement of the rear addition roof from the main building rear elevation junction. A roofing contractor should be instructed to carry out a temporary arrangement of re-fixing flexible lead flashings, or otherwise applying a temporary flexible flashing arrangement over to affected areas of roof tiles and party wall parapet.
21. The historic party fence wall abutting the subject single storey rear addition warrants a dismantle and rebuild in conjunction with further consideration of vegetation growth within the wall and around the wall. This is likely to be considered a joint effort and shared cost with the owner of the adjoining building, 47.
22. Until such time as trees are maintained, as described above, there is a risk of further, continuing structural movement during the summer of year, 2026, which may at that point cause a more severe structural movement affecting timber lintel end bearings and brick arch stability to windows and doors.
23. Currently, I consider it unlikely that foundation strengthening in the form of mass concrete underpinning is required, on condition that ground management is pursued as described above. However crack repairs are likely to require a combination of internal cosmetic redecorations. External weatherproofing of the roof junction and application of flexible brickwork joint is required, for which a tower scaffold will be required for safe access.
24. Crack monitoring should be carried out on an informal basis of pencil marks across cracks to the party wall for the client to obtain a visual assessment of crack movement during a collection of dates of crack recovery ie. particularly at the stairwell between the kitchen cross wall junction with the party wall.
25. I do not recommend any remedial action of brickwork repointing or replastering or re-decorations of the subject building until an earliest date of mid summer of year 2026, but which is subject to the full tree maintenance works carried out in the current wet season, as described above.
26. In a situation where the cracking becomes worse, despite my recommendations, I strongly recommend that an approach is made to the building insurers for their attention to this matter. Such an insurance claim will be subject to an excess on the policy, often between £1,000 and £5,000. Such crack monitoring procedures within

a building insurance claim are likely to extend over a period of not less than 12 months.

I trust this information proves usual for your next action towards ground management of tree maintenance and a precautionary test and overhaul as required of the drainage system below ground and for discussion with the adjoining owner.

Recommended next stage site actions

- a. Joint effort tree maintenance to rear garden areas of buildings, 45 and 47.
- b. Specialist drainage contractor to test by cctv monitoring the full drainage system below ground.
- c. Temporary weatherproofing of rear addition roof junction with main rear elevation.
- d. Crack monitoring at party wall junction with stairwell.

Yours sincerely,



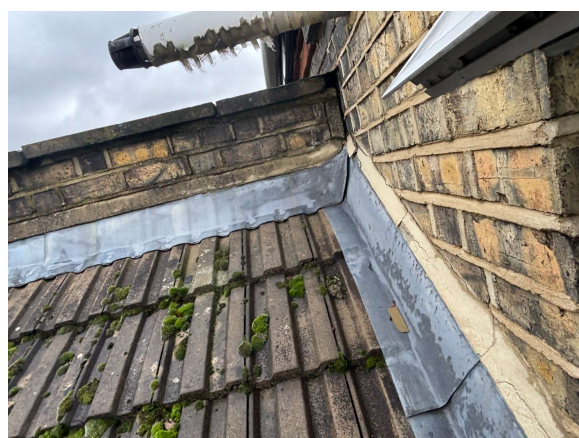
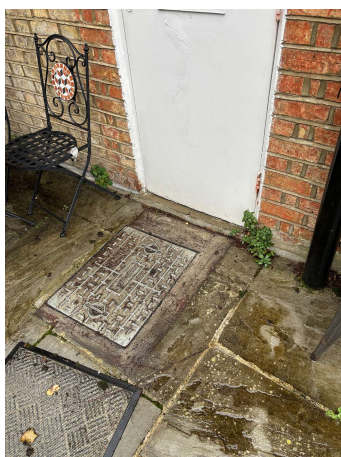
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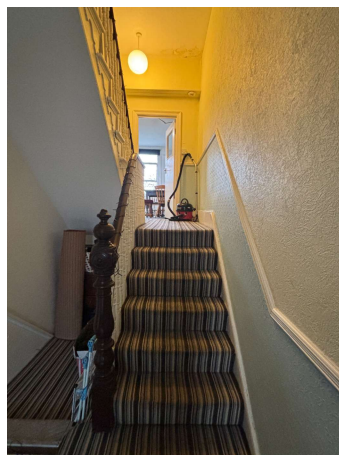
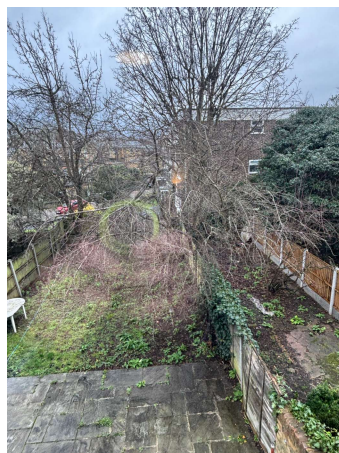
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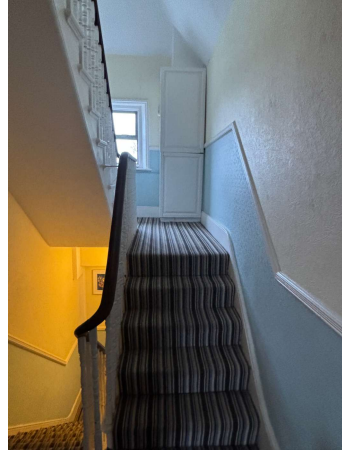
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