



2 The Boulevard, City West One Office Park, Gelderd Road, Leeds, LS12 6NY
01924 428691

Policyholder: Mrs Maria Antona & Mr A Antona

Subject Property Address:

21 Clarence Road
LONDON
N22 8PG

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of Churchill Insurance for the purpose of investigating a claim for subsidence. It is not intended to cover any other aspect of structural inadequacy or building defect that may otherwise have been in existence at the time of inspection.

Date: 14/06/2023

Our Ref: 9688771



INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Roger Lowe BSc (Hons) CEng MICE, in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is Semi-detached house circa 1900 in a residential estate location on a plot that is level. The overall layout is recorded on our site plan.

The property also has an extension to the rear built in 2003.

DISCOVERY OF DAMAGE

The policyholder and homeowner, Mrs Maria Antona & Mr A Antona, first discovered the damage in July 2022.

The Insured noted damage to the rear and front of the property. The Insured contacted Insurers.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main area of damage is to the front of the main house and the rear extension. and takes the form of 5mm tapering cracks in kitchen. Issues with rear doors. Gap between floor and skirting to rear. 10mm low level cracks to external bricks to rear right. 2mm diagonal cracks to front in lounge and bedroom. 3mm cracks to front elevation.

This pattern of damage indicates a mechanism of downward movement towards trees at the rear and front.

Significance

The level of damage is slight and is classified as category 2 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings.

Onset and Progression

Mrs Maria Antona & Mr A Antona has advised that damage first commenced in July 2022.

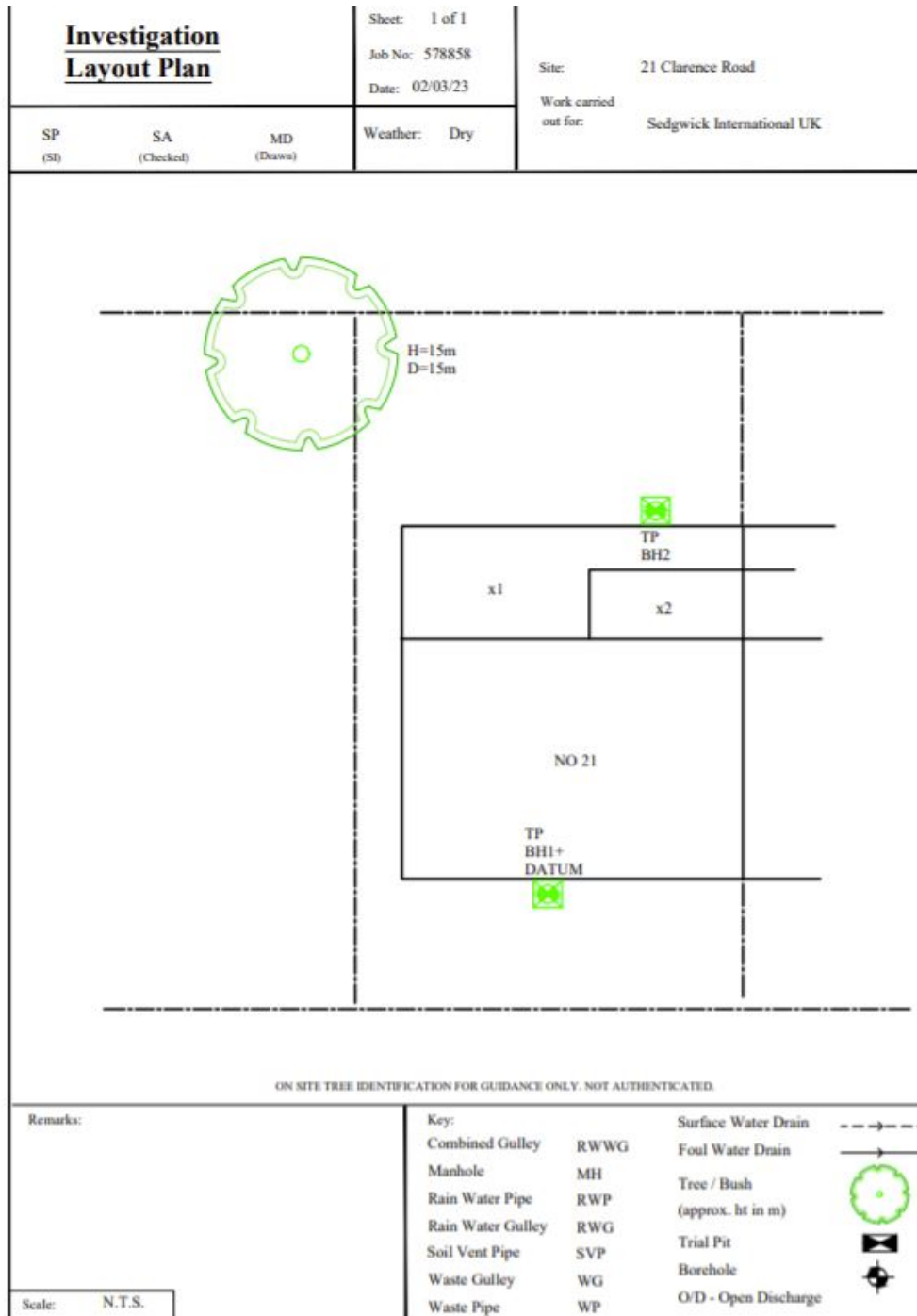
We consider that the damage has occurred recently. It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter.

SITE INVESTIGATIONS

A site investigation has been arranged to confirm the cause of damage.

Trial pit and borehole 1 were excavated to the front of the house. The foundations are 200mm thick brickwork at a depth of 750mm. The subsoil is stiff orange, brown clay. The clay has a very high shrinkage potential. Leguminosae roots were noted under the foundations to 1,800mm depth.

Trial pit and borehole 2 were excavated against the rear extension. The foundations are 200mm thick concrete at a depth of 950mm. The subsoil is stiff orange, brown clay. The clay has a high shrinkage potential. Eucalyptus roots were noted to a depth of 2,500mm.



ROOT IDENTIFICATION

21 Clarence Road

Client Reference: 578856
 Report Date: 16 March 2023
 Our Ref: R51497

Sub Sample	Species Identified	Root Diameter	Starch
TP1:			
USF	too small and juvenile for identification	1	<1 mm Absent
BH1:			
to 1.8m	Leguminosae spp.	2	<1 mm Abundant
TP2:			
USF	broadleaved species, too juvenile for positive identification		<1 mm Absent
BH2:			
to 2.5m	<i>Eucalyptus</i> spp.	3	<1 mm Low

Comments:

- 1 - Plus 1 other the same.
- 2 - Plus 2 others also identified as Leguminosae spp.
- 3 - Plus 1 other also identified as *Eucalyptus* spp.

Leguminosae spp. include laburnum, *Robinia* (false acacia or locust), broom, the pagoda tree and the climber wisteria.
Eucalyptus spp. are gum trees.

MONITORING

We consider that level monitoring is required. This is to confirm the operation of a clay shrinkage subsidence mechanism. This is being arranged.

CAUSE OF DAMAGE

Based on the information detailed above, we are of the opinion that damage has occurred due to clay shrinkage subsidence. This has been caused by moisture extraction by roots altering the moisture content of the clay subsoil, resulting in volume changes, which in turn have affected the foundations.

RECOMMENDATIONS

Mitigation

We consider the damage will not progress if appropriate measures are taken to remove the cause. In this instance it is likely that vegetation for which private owners and the Local Authority are responsible is contributing toward the cause of damage.

We have received an arborist report from PRI that recommends the following:

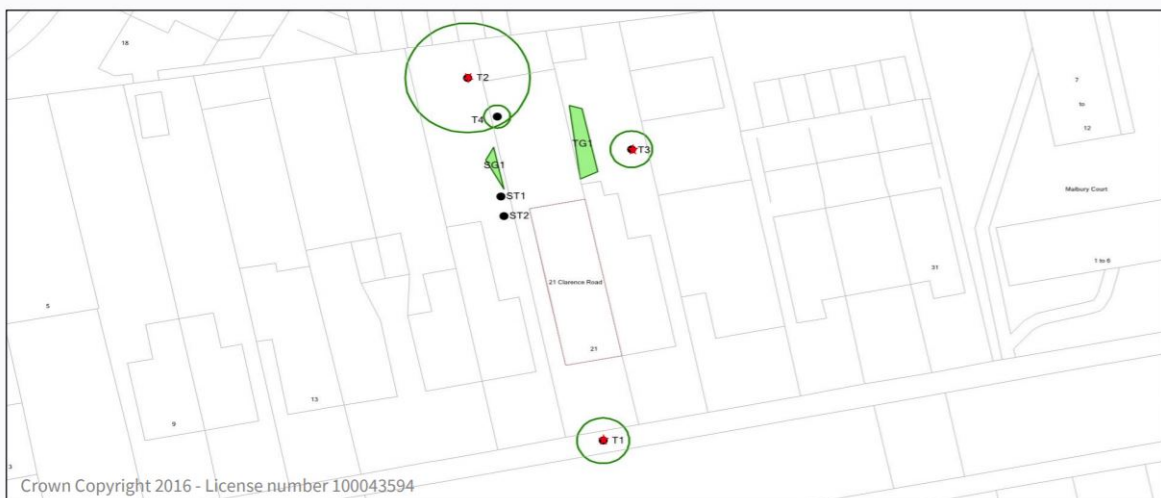
Recommended vegetation management to address the current subsidence:

Tree No:	Species	Works Required
T1	Maple (Norway)	Fell and treat stump with eco plugs (broadleaved)
T2	Eucalyptus	Fell and treat stump with eco plugs (broadleaved)
T3	Eucalyptus	Fell and treat stump with eco plugs (broadleaved)

STATUTORY CONTROLS

Haringey council's website has confirmed that none of the implicated vegetation is subject to a Tree Preservation Order. However, there are or Conservation Area controls.

In relation to s96(6) of the Highway's Act 1980, we understand that highway tree T1 is under the ownership and control of London Borough of Haringey.



Location: 21 Clarence Road, London, N22 8PG

Our mitigation team will liaise with the Council to fell T1.

The eucalyptus trees in the grounds of No. 19 (T2) and No. 23 (T3) need to be felled. Our mitigation department will liaise with the Third Parties to fell those trees.

Repair

After the trees are felled, repairs can proceed. We have not yet decided on the final type of repair required but have produced an outline of the most likely requirements. This involves undertaking superstructure repairs and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims. In addition, the results of the Site Investigation, laboratory testing and monitoring have been considered.

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