

Halifax General Insurance Engineering Opinion Report

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

Our Customer:	Mr and Mrs Cousins	Date:	04/04/2012
Property Address:	Dodsworth House, Keresforth Road, S75 3ED	Our Reference:	100968417

PROPERTY AND DAMAGE DETAILS

Description of property:	Detached house
Location of main damage in property:	Front right corner of property / hall/stair/landing/ front bedroom and lounge
Date of relevant construction:	1930's
Nature of the damage:	Clay shrinkage subsidence
Indicated mechanism of movement:	rotation to front right corner
Category of damage:	Category 3 Moderate Damage in accordance with BRE Digest 251
Date of discovery:	Summer 2011
Occupiers' Observations:	Damage has become worse since it was first noticed
Previous relevant movement:	N/a
Comments:	Timing and pattern of damage consistent with clay shrinkage subsidence movement. Site investigations confirm clay, roots present.

INVESTIGATION EVIDENCE:

Examination by building professional:	Yes		
Trial hole/ bore hole excavations:	Yes		
CCTV drainage survey:	No	The drains are not implicated in the damage	
Soil laboratory testing:	Yes	Shrinkable soils	Yes
		Desiccated soils	Inconclusive due to time of year
		Comparison with remote samples	Yes
Root analysis	Yes		
Arboricultural assessment:	Yes	Recommendations: Third Party tree removal	
Significant heave risk after tree removal:	No		
Building monitoring:	Yes	Crack width: No	Level / distortion: Yes
Building monitoring to date confirms:	Too early to interpret		
Comments:	Level monitoring being undertaken. Will interpret when further results are available.		

REPAIR SCOPE AND VALUE

If prompt vegetation removal:	Superstructure repairs	Potential Cost	£9,500
If no vegetation is removed:	Foundation stabilisation	Potential Additional Cost	£15,000
Comments:	Significant increase in repair cost if implicated vegetation is not removed / managed as advised.		

CONCLUSIONS AND RECOMMENDATIONS

The consultant has concluded from the evidence above that the property has been damaged by clay shrinkage subsidence. This has been triggered by moisture demand from several trees under local authority control (TPO). The responsibility for maintenance of this vegetation lies with the local authority and the customer.

There will be a significant increase in the cost of repairs if the vegetation is not removed and it therefore is recommended to stabilise the ground beneath the foundations.

Report prepared by:	Ian Fores
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