Preliminary Arboricultural Report for Mortgage and Insurance Purposes

Location of property surveyed:

20 Mellor Lane
Mellor
Blackburn
BB2 7JR

Arboricultural report for:

Mrs Emma Cornwall

Date of site survey:

24/07/2018

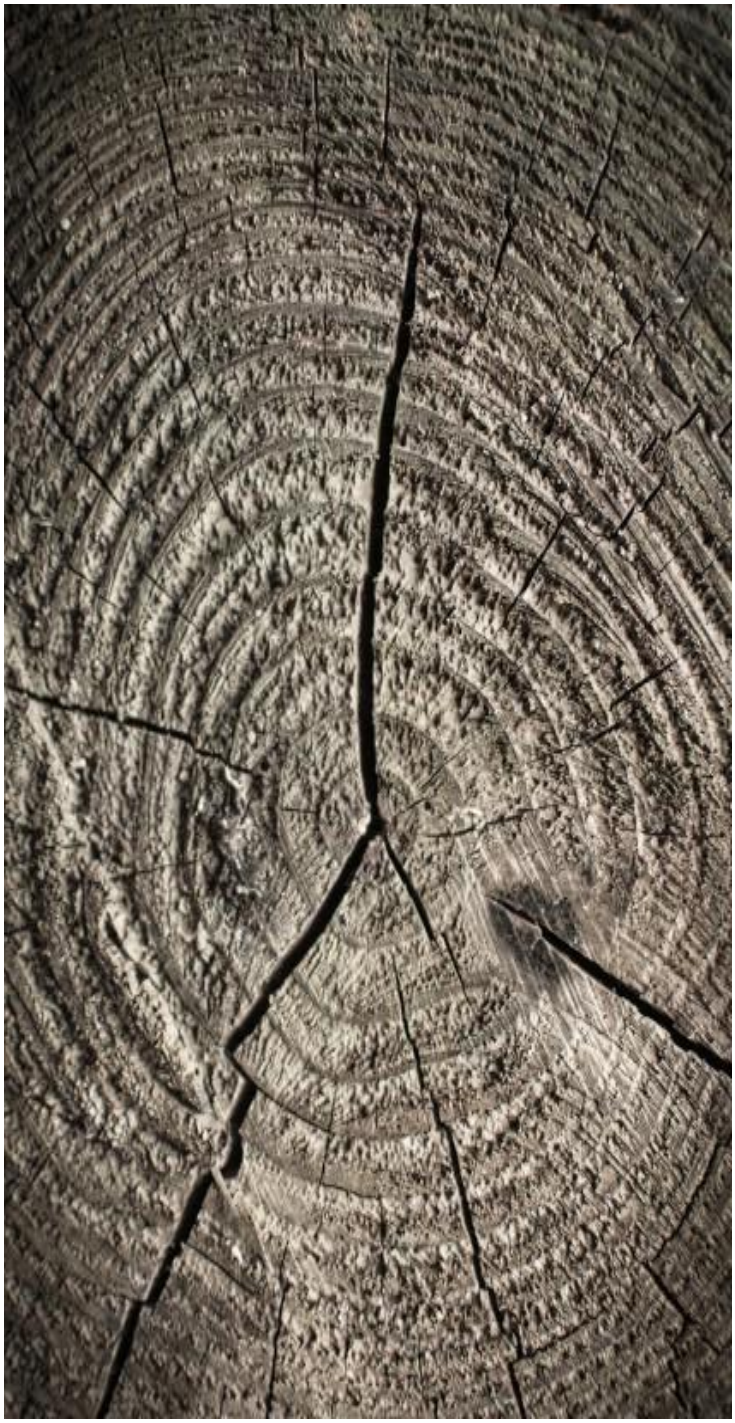
Date of report:

26/07/2018

GMTC Job Ref: 1200
Client Ref: XXXX

Gary Marsden
FDSc Arb, M.Arbor.A.

Tel: 077 61 66 73 84
www.gmtreeconsultants.co.uk
gary@gmtreeconsultants.co.uk



The content and format of this report are for the exclusive use of the client. It may not be sold, lent, hired out or divulged to any third party not directly involved in this subject matter without our written consent.

I hope that this report provides all the necessary information, but should any further advice be needed please do not hesitate to contact me.

Any enquiries regarding this report should be addressed to:

GM Tree Consultants
16, Farfield Drive,
Lower Darwen,
Darwen,
Lancashire,
England,
BB3 0RJ.

Tel: 077 61 66 73 84
Email: gary@gmtreeconsultants.co.uk
Web: www.gmtreeconsultants.co.uk

Gary Marsden FDSc Arb M.Arbor.A
Professional Member - Arboricultural Association (AA)
Professional Member - Consulting Arborist Society (CAS)

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Introduction

1. Qualifications and experience

I have based this report on my site observations and any provided information and I have come to conclusions in the light of my experience. I have experience and qualifications in arboriculture, and include a summary in Appendix 'A'. I have professional indemnity insurance at the required level to undertake such work.

2. Instruction

I am instructed by Mrs Emma Cornwall (known as 'client' from here on) to inspect and report on the condition of the significant trees / shrubs at or adjacent to 20 Mellor Lane, Mellor, Blackburn, BB2 7JR (known as 'the site' from here on) and give advice primarily on the risks of direct and/or subsidence damage to adjacent structures.

3. Relevant background information

Prior to the site survey, my client advised me that:

- Prior to purchasing the property, it has been requested that an arboricultural survey be undertaken at the site to establish any conflict with the site and the surrounding trees.

- Comments from client and extract from valuation report "Several retaining walls of modern and old stone construction. The boundary retaining walls are leaning significantly and badly cracked. The large trees may be a danger as roots may be under or close to the foundations of the retaining walls. This has led to instability and damage to the property. I have been advised to seek additional expert advice in relation to this and wondered if you could kindly contact me to discuss this further in terms of what you would recommend, associated costs and indicative timescales for completion.

4. Documents and information provided

Any legal description or other information given to GM Tree Consultants is assumed to be accurate. My client provided me with copies of the following documents or information.

- Their email of instruction outlining the situation.
- Their email commissioning this report and agreeing to the T&C and cost.
- Copy of the home buyers report.

5. Purpose of this report

The primary purpose of this report is to assess the impact of vegetation surrounding structures at and around the specified site in relation to subsidence. This report is not a Tree Risk Management Report and its use as such is invalid, however where relevant I will comment on notable condition and general tree risk (i.e. risk of failure of limbs, stem, etc.).

The report will include:

I. Assessment of the risk of subsidence in respect of all trees and shrubs within the potential distance of influencing building structures at the above site, regardless of ownership of the trees and shrubs.
II. Assessment of the risk of subsidence for adjacent properties in respect of trees and shrubs growing within the above site.
III. Assessment of the risk of direct damage (by contact) to built structures excluding drains.
IV. Assessment of the health, condition and safety of the trees/shrubs within influencing distance on the site.
V. Recommendations on the immediate and future management of the trees/shrubs, based on my assessment and these guidelines, and on my personal experience as an arboriculturist.

This report will be available for inspection by people other than tree experts, so the information is presented to be helpful to those without a detailed knowledge of the subject.

6. Background information

The potential for trees to damage buildings and light structures (patios, retaining walls etc.) can be broadly categorized into two types of damage, direct damage and indirect damage:

Direct damage:
This includes damage caused by falling branches or whole trees, the physical displacement of built structures/hard surfacing by tree roots, branches and main stems. Direct damage also includes the blocking of drains by tree roots.

Indirect damage:
This is usually associated with the abstraction of moisture by tree roots from cohesive plastic clay soil below the foundations. This process may result in shrinkage of the soil and structural instability in buildings due to foundation movement. The presence of shrinkable clays is required for this type of damage to occur.

Clay shrinkage subsidence damage related to moisture abstraction by trees and other vegetation is not predictable. This report aims to identify risk where significant vegetation is present however this does not mean that damage is inevitable where an enhanced risk is present.

This report should not be relied upon as a definitive assessment of current and or future subsidence risks but should be interpreted and utilised as a guide for property purchasers, mortgage lenders and buildings insurers based on the factual information available.

7. Mapping

I have not been provided with a topographical survey of the site. An ordnance survey map has been referenced and I have plotted the trees by the combined / individual use of land features, manual measurements, laser measurements and GPS. It is estimated that the accuracy is within 1m.

Site plans showing all the tree locations and any relevant details can be found in Appendix ‘C’.

Limitations

8. Limit of survey

We have not been made aware of any current structural problems with the property. We are unaware of any previous insurance claims made in relation to structural movements, defects or damage. If there is information available to suggest that the property has/is suffering from any structural defects is available, we would ask that this is released to us for consideration.

The appearance of any building defect should always be investigated promptly. If vegetation is implicated, then often effective early removal of trees will stabilize the situation at little cost. Always contact a qualified structural engineer or arboriculturist before considering tree removal.

Any alteration or deletion from this report shall invalidate it as a whole.

9. Survey

The inspection was carried out from ground level only and relates only to arboricultural aspects. All visual observations and recommendations, relate, to the condition of the vegetation on the day of the survey. The trees have been assessed with the aid of a Nylon mallet to aid detecting changes in resonance which may indicate that further investigation is required. Any unusual weather conditions, changes in soil, soil levels and changes to surroundings may result in a dramatic change in the trees health.

10. Time limit

Trees and shrubs are living organisms whose health and condition can change rapidly. The assessment of subsidence risk, direct damage and any recommendations made are limited to a 24-month period from the date of this report. Any alteration to the site and any development proposals could change the current circumstances and will invalidate this report and any recommendations made.

11. Tree health

Trees are dynamic structures that can never be guaranteed 100% safe: even in good condition they can suffer damage under average conditions. Regular inspections can help to identify potential problems before they become acute.

12. Justification of works

Where management action / tree surgery is recommended, this is based on maximizing the tree's safe useful life expectancy (SULE), given its current situation or the safety of persons and surrounding targets. A lack of recommended work does not imply that a tree is safe and likewise it should not be implied that a tree would be made safe following the completion of any recommended work.

13. Further detailed examination

The trees have been inspected from ground level only as this is a preliminary report, should a more detailed climbed inspection or advanced decay detection be required this will be highlighted in the recommendations.

14. Soil

I did not examine the soil or remove samples for analysis as this report is of a preliminary nature. If samples are required, then this will be highlighted in the recommendations.

15. Heave

I do not provide an assessment of heave as this is a complex assessment based on detailed site soil data and outside my scope.

16. Underground services

I did not inspect any part of the drainage or service systems on the site, as I am not qualified to do so. No information relating to the services has been provided. No information or reports relating to the condition of the drains have been made available.

17. Future inspections

Trees are dynamic structures that can never be guaranteed 100% safe: even in good condition they can suffer damage under average conditions. Regular inspections can help to identify potential problems before they become acute. The health, condition and safety of trees should be checked on a more regular basis, preferably at least once a year, and those conclusions and recommendations are only valid for a period of one (1) year.

18. Tree preservation orders / Conservation areas

A tree preservation order, referred to as a 'TPO', is an order made by a local planning authority ('LPA') in respect of trees or woodlands.

The principal effect of a TPO is to prohibit the: Cutting down, uprooting, topping, lopping, wilful damage, or wilful destruction of trees without the LPAs consent. The cutting of roots is potentially damaging and so, in the Secretary of State's view, requires the LPAs consent.

Anyone who, in contravention of a TPO, wilfully damages a tree in a way that is likely to destroy it is guilty of an offence. Anyone found guilty of this offence is liable, if convicted in the Magistrates Court, to a fine of up to £20,000. In serious cases, a person may be committed for trial in the Crown Court and, if convicted, is liable to an unlimited fine.

Conservation Areas are areas of special architectural or historical interest with a character or appearance that is desirable to preserve or enhance. Trees may often contribute to the special character of the area.

All trees in a Conservation Area are subject to controls which enable the LPA to protect the special character of the area created by the trees. If trees have a specific Tree Preservation Order (TPO) on them, then the normal Tree Preservation Order controls apply.

You must give the LPA 6 weeks' notice, in writing, of your intention to do any work to trees in a Conservation Area. You must not carry out any work during the six-week period, which starts from the date of receipt of your notification by the council, unless you receive written permission to do so.

Work which is not exempt and is carried out without formal notification or within the six-week period without the written consent of the council is illegal. The LPA may prosecute offenders and fines of up to £20,000 for each tree may be imposed by the Magistrates Court in the event of offenders being convicted of an offence. If proceedings are instituted in the Crown Court fines are unlimited. There is a duty to replace any tree removed without permission.

I have not contacted the local planning authority to determine whether any Tree Preservation Order (TPO) covers any of the trees, nor to determine if the site is a Conservation Area. Before undertaking work to any of the trees, it would be advisable to check whether either of these planning controls are in operation; if they are, it would be necessary to obtain consent (or in the case of a Conservation Area give six weeks' notice of intent) before undertaking any such work.

Site visit and observations

19. Site visit

I carried out an un accompanied site survey on 23/07/2018. All my observations were from ground level without detailed investigations and I measured all dimensions unless otherwise indicated. I did not have access to trees outside the client's boundaries and have confined any observations to what was visible from within the client's property and any dimensions have been estimated. The weather at the time of inspection was clear, still and dry, with good visibility. I have taken various photographs of the site for reference and are kept on file, photos are added into the report only if they are needed to highlight a specific issue.

20. Brief site description

Mellor Lane is in Mellor. The site is on the northern side of the road and surrounded by similar residential developments and open rural land. The site consists of a house that is currently unoccupied and set to the front within the site boundary, there is a flagged and grassed area to the rear but without additional significant vegetation. No significant utility services were observed on site. No visual inspections of any services were made below ground level. The surrounding topography is relatively flat, and the site is not particularly exposed. There is no known history on this site either personal nor from a third party.

21. Identification and location of the trees / shrubs

I have illustrated the locations of the significant trees / shrubs on the plan included in Appendix 'C'. This plan is for illustrative purposes only and it should not be used for directly scaling measurements. All the relevant information is contained within this report and the provided documents.

22. Collection of basic data

I inspected each tree and have indicated the numbering on the site plan enclosed in Appendix 'C'. I collected information on species, height, average crown diameter, vigour and future growth potential, distances from structures subsidence risk and vitality / condition. I have recorded this information in

the tree schedule included in Appendix 'D'. I stress that my inspection was of a preliminary nature and did not involve any climbing or detailed investigation beyond what was visible from accessible points at ground level.

23. Local authority details

For reference the contact details are listed below for the relevant councils planning department and / or the arboricultural (tree) officer.

Ribble Valley Borough Council
Council Offices,
Church Walk,
Clitheroe,
Lancashire,
BB7 2RA
Tel: 01200 425111,
E-mail: webmaster@ribblevalley.gov.uk

Data for subsidence risk

24. Guidance

For the purposes of this report, it is necessary to make assumptions about or have information on:

I. Soil type and potential for shrinkage through drying.
II. House foundation depths.

25. Soil Type

I note from the British Geological Survey map viewed on the web site http://mapapps2.bgs.ac.uk/geoindex/home.html 'Geoindex Onshore' at 1:50 000 that the underlying bedrock geology in the locality of the site may well be WARLEY WISE GRIT – SANDSTONE and the Superficial Deposits to be TILL, DEVENSIAN - DIAMICTON.

No assessment of the soil type has been recorded as part of the mortgage valuation report / Home Buyer Report carried out by Valunation

From these findings, this would indicate that there is not any shrinkable clay present at this location. Therefore, I assume the plasticity index (PI) of the soil to be 10 - 20% (the lowest value with the potential for shrinkage). The definitive soil type can only be identified by analysis in a laboratory.

26. Foundation Depths:

The foundation depth is assumed to be in accordance with National House Building Council Recommendations Chapter 4.2 Building near trees, based on the age of the property being. Definitive depths may be obtained from the builders or by trial hole.

The Home buyers report does not provide any indication of foundation depth. It is assumed that the foundations are adequate for the surrounding soil conditions.

Tree inventory

27. Tree data

A table can be found in Appendix 'D' showing all the tree data collected on site.

Appraisal and recommendations

28. Appraisal of subsidence risk

There is an insignificant risk of subsidence being caused to building structures at the above site due to the lack of shrinkable clay soil as referenced from the British Geological Survey map viewed on the web site http://mapapps2.bgs.ac.uk/geoindex/home.html

29. Appraisal of direct damage risk

Due to the location and soil profile in my opinion I do not see a significant risk of direct damage occurring to the main structural elements of the property.

There is a risk that future growth could cause direct damage to light loaded structures such as fences, walls, patios etc due to their less substantial foundations / footings. The boundary retaining wall does have some visual indicators of long term movement, although in my opinion from the visual characteristics of the wall this has occurred over the extensive life of the trees which is in excess of 40 years and I do not foresee the trees continuing to damage the wall in the short term. If additional cracking did occur the trees could be removed.

30. Appraisal of direct damage risk to drainage system

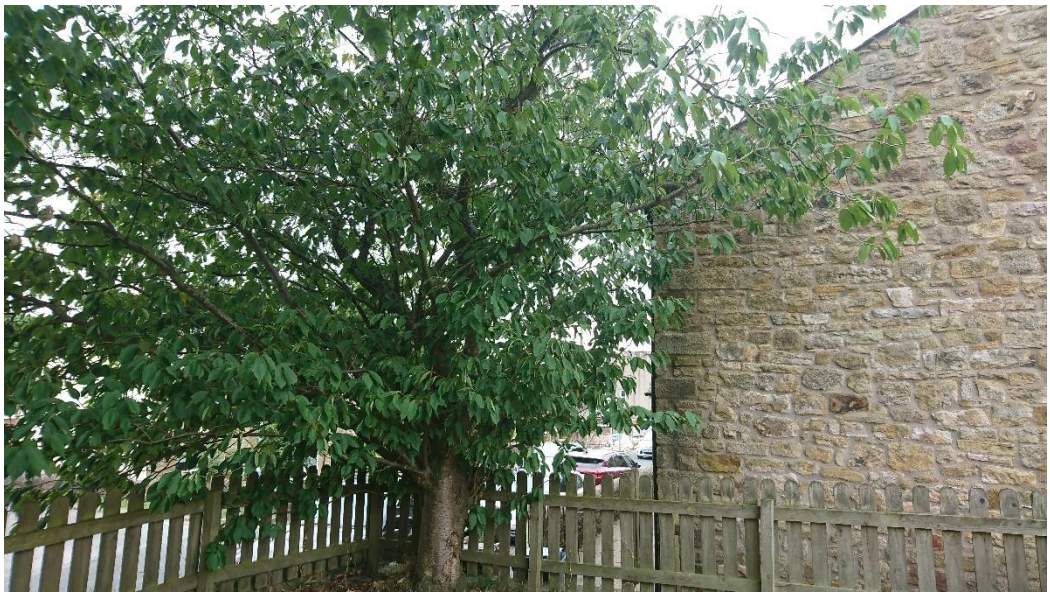
Roots are very good at exploiting faults in drainage pipes where moisture can collect from a leak and attract root development, the roots could then gain access through the break in the pipe and cause additional damage (roots do not as a rule damage the pipe initially they only exploit an existing issue), any concerns over the drains should be assessed by a suitable qualified person. No inspection of drains was made below ground level.

31. Appraisal of heave risk

I have not assessed potential from heave in respect of removal of vegetation close to any property, however there is unlikely to be any 'heave' effects (upward movement of buildings due to a swelling of a clay soil) because the ages of the structures are older than the vegetation and the lack of clay content in the soil.

32. Appraisal of overall condition of the tree/s

The cherry tree has developed a canopy that is in close proximity to the property, it is recommended that this is pruned back and maintained to give at least 1m clearance from the roof and structure, clearance over the road and footpath must also be maintained. Removal of the tree is optional and would not be detrimental to the landscape if the client so desired.



The Sycamore tree has good vitality. There is an internal cavity within the main stem that is accessible through the hole at ground level, as the tree does not have a tall canopy framework there is no imminent visual risk of failure, but ongoing monitoring is recommended to assess the extent of the internal cavity by using a resitograph, at least within every 5-year interval. As with the cherry, clearance over the road and footpath must also be maintained.

33. Recommendations

Carry out pruning works on the 2 trees to give clearance from the property, road and footpath.

Inspect the boundary wall annually for signs of additional cracking.

All tree pruning works should be carried out to British Standard 3998: 1989 Recommendations for Tree Works.

34. Conclusion

Based on the current information available and our own site appraisal, in our opinion there is no arboricultural reason to refuse a mortgage on the property due to tree risk issues.

Other Considerations

35. Trees outside the property boundaries:

Any trees that are in adjacent properties are effectively out of the control of the client / land owner. It will not be possible to easily carry out any recommended works without the full co-operation of the tree owners. The implications of non-cooperation require legal interpretation and are beyond the scope of this report. By common law, branches from trees on adjacent properties extending over boundaries can be pruned back to the boundary line without the permission of the owners. However, the material belongs to the tree owner and the same guidance on statutory controls applies.

36. Implementation of works

All tree works should be carried out to BS 3998 Recommendations for Tree Work as modified by more recent research. It is advisable to select a contractor from the local authority list and preferably one approved by the Arboricultural Association. Their Register of Contractors is available free from:

Arboricultural Association	Tel:	+44 (0)1242 522152
The Malthouse,	Email:	admin@trees.org.uk
Stroud Green,	Website:	www.trees.org.uk
Standish,	Fax:	+44 (0)1242 577766
Stonehouse,		
Gloucestershire		
GL10 3DL, UK		

37. Local Arboricultural Contractors

If requested I can provide a list of reputable arboricultural contractors that have carried out work on previous projects.

38. Safety

Tree works can be a hazardous profession, so it is important that all operatives have the necessary and relevant training, health and safety policy and valid forms of insurance.

39. Statutory wildlife obligations

The Wildlife and Countryside Act 1981 as amended by the Countryside and Rights of Way Act 2000, provide statutory protection to birds, bats and other species that inhabit trees. All tree work operations are covered by these provisions and advice from an ecologist must be obtained before undertaking any works that might constitute an offence.

40. Future considerations

Any remaining trees should be inspected on a regular basis by a qualified arboricultural consultant and should not exceed a 5-year interval or as otherwise recommended.

Disclaimers

The information and opinion in this report is offered in the interests of sound arboricultural management and should not be interpreted as a recommendation to proceed with the purchase of the property or for mortgage lenders to advance a mortgage charge on the property or for insurers to offer cover for the subject property.

GM Tree Consultants have been instructed as arboricultural consultants and are not qualified to offer formal advice relating to structural or geotechnical matters. If the opinion offered within this report does not allow you to evaluate the risks for your purposes, we advise that you employ the services of a Chartered Engineer or geotechnical specialist.

APPENDIX 'A'

Brief details of qualifications and experience of Gary Marsden

Qualifications:

- National Certificate in Arboriculture
- Foundation Degree in Science - Arboriculture
- BTEC Higher National Diploma in Arboriculture
- Certified Expert Witness by Cardiff Law School / Bond Solon
- LANTRA Professional Tree Inspection Award

Practical experience:

After qualifying at NC level in arboriculture I gained full time employment with Blackburn with Darwen Borough Council as an Arborist / Climber (September 1998) where I gained a wide range of practical Arboricultural experience ranging from pruning, dismantling and planting.

In January 2004, I was promoted to Team Leader Arborist where I developed my skills in Arboriculture, leadership, organisation and prioritising workloads.

In August 2005, I was promoted to 'Arboricultural Officer' this job involves:
Health and Safety of all Arboricultural aspects
Inspection and scheduling of tree complaints
Tree surveys and report writing
Staff management

In July 2008, I set up my own tree consultancy company – GM Tree Consultants – which I am constantly developing and evolving.

Continuing professional development:

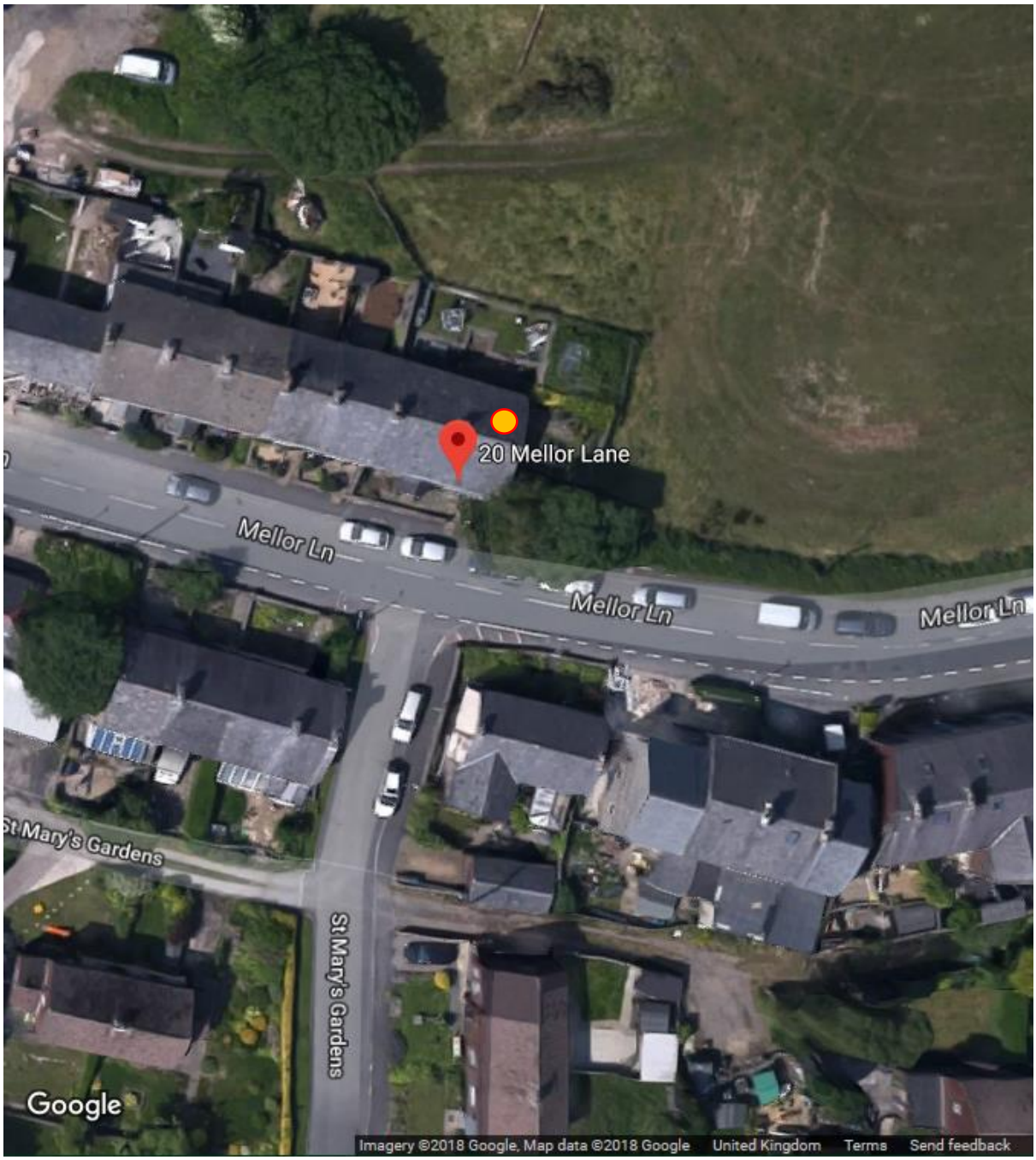
As a conscious effort to stay in touch with the progression in modern techniques and practices in the arboricultural industry, I attend seminars, receive regular arboricultural literature and maintain membership of professional bodies, examples of which are listed below:

- Arboricultural Association Professional Member since November 2006
- Professional Member of the Consulting Arborist Society since May 2009
- Quantified Tree Risk Assessment licensed user since October 2008
- Attendance of Arboricultural Association annual conferences
- Attendance of specialist short courses in relation to specific fields in arboriculture including: Tree Preservation Orders, Subsidence and mortgage reports, Planning legislation and Tree inspection methods and skills.
- Accredited as an Expert Witness by Cardiff University Law School / Bond Solon since December 2011

A detailed breakdown of qualifications and continued professional development training is available; please contact me directly for this information if requested.

APPENDIX 'B'

Site Location aerial photo taken from Google Maps



APPENDIX ‘C’

Inserted site plans showing tree locations and all other relevant details

Appendix ‘D’

Inserted tree survey data:

Tel: 077 6166 7384 www.gmtreeconsultants.co.uk			Job Ref:	1200		Survey Date:		23rd July 2018			Site Address:	20 Mellor Lane, Mellor	Surveyor:	Gary Marsden		Mortgage Report Tree Survey Data						GMTREE CONSULTANTS
Tree Ownership (client / 3rd party / local authority / unknown)	Type (Tree / Line / Group / Hedge / Shrub)	Tree number	Species (common)	Number of stems	Stem diameter @ 1.5m (mm)	Height (m)	Crown Spread - North (m)	Crown Spread - East (m)	Crown Spread - South (m)	Crown Spread - East (m)	Life Stage y - sm - m - om - v	Physiological Condition	Structural Condition	Comments on significant observations of the tree / Defects	Preliminary management recommendations to ensure SULE is at least 10 years	Remaining contribution <10 - 10+ 20+ 30+ 40+	Tree quality assessment category	Distance of tree to nearest client structure (m)	Distance of tree to nearest 3rd Party structure (m)	Subsidence risk factor to nearest client structure	Subsidence risk factor to nearest 3rd party structure	Direct damage risk factor to nearest client structure	Direct damage risk factor to nearest 3rd party structure
Client	T	1	Sycamore	1	690	10	4	4	4	4	M	Good	Fair	_ Minor deadwood <25mm dia+ _ Cavity	_ Prune to clear road by 6m+ _ Prune to clear footpath 4m+ _ Epicormic removal up to 1st limb	10+	B1	7	15+	Low	Low	Low	Low
Client	T	2	Cherry	1	310	8	4	4	4	4	SM	Good	Good	_ Canopy encrochment+ _ Low canopy	_ Prune to clear property by 2m+ _ Prune to clear road by 6m+ _ Prune to clear footpath 4m	20+	C1	3	15+	Low	Low	Low	Low

BS 5837 Planning Surveys

Arboricultural Impact Assessments

Arboricultural Method Statements

Site Supervision

Visual Tree Assessments

Detailed Tree Decay Detection (Resistograph)

QTRA Assessments

Expert Witness Reports

L.O.L.E.R Thorough Equipment Inspections

Mortgage Reports

TPO applications and advice