Arboricultural Appraisal Report

Subsidence Damage Investigation at:

55 Hulmes Road
Manchester
M40 1GP



CLIENT:	Claimstech
CLIENT REF:	2872
MWA REF:	SUB260312-18199
MWA CONSULTANT:	Richard Percival
REPORT DATE:	09/04/2026

SUMMARY

Statutory Controls			Mitigation (Current claim tree works)	
TPO current claim	No		Policy Holder	Yes
TPO future risk	No		Domestic 3rd Party	Yes
Cons. Area	Yes – except T9		Local Authority	No
Trusts schemes	No		Other	No
Local Authority: -	Manchester City Council			

Introduction

Acting on instructions from Claimstech, the insured property was visited on 01/04/2026 to assess the potential role of vegetation in relation to subsidence damage.

We are instructed to provide opinion on whether vegetation is a causal factor in the damage to the property and give recommendations on what vegetation management, if any, may be carried out with a view to restoring stability to the property. The scope of our assessment includes opinion relating to mitigation of future risk. Vegetation not recorded is considered not to be significant to the current damage or pose a significant risk in the foreseeable future.

This is an initial appraisal report and observations/recommendations are made with reference to the technical reports and information currently available and may be subject to review upon receipt of additional site investigation data, monitoring, engineering opinion or other information.

This report does not include a detailed assessment of tree condition or safety. Where indications of poor condition or health in accessible trees are observed, this will be indicated within the report. Assessment of the condition and safety of third-party trees is excluded, and third-party owners are advised to seek their own advice on tree health and stability of trees under their control.

Property Description

The property comprises a three-storey end-terrace house which appears to have been built around the turn of the 20th century. There is a partial basement towards the front of the building.

External areas comprise gardens to the front and left flank, with a small courtyard to the rear. There is an attached, timber-framed garage and several brick outbuildings which have not been considered for this report.

The site is generally level with no adverse topographical features.

Damage Description & History

Damage is reported to have first been observed during summer 2025 relates to internal and external cracking throughout the property.

Further details of the damage can be obtained from Claimstech.

We have not been made aware of any previous claims.

Site Investigations

Site investigations were carried out by Bradgate Surveying Limited on 24/11/2025, when two trial pits were hand excavated to reveal the foundations, with a borehole sunk through the base of the trial pit to determine subsoil conditions. A drains survey was also undertaken.

Foundations:

Ref	Foundation type	Depth at Underside (mm)
TP/BH1	Brick (internal cellar wall)	150 (depth from ground level unknown)
TP/BH2	Brick	650

Soils:

Ref	Description	Plasticity Index (%)	Volume change potential (NHBC)
TP/BH1	Very Stiff Clay	29	Medium
TP/BH2	Stiff Clay becoming Very Stiff Clay	31	Medium

Roots:

Ref	Roots Observed to depth of (mm)	Identification	Starch content
TP/BH1	No Roots Observed	NA	NA
TP/BH2	650	*Prunus* spp and *Hedera*/*Fatsia* spp.	Present

Prunus is a genus of trees and shrubs which includes plum, cherry, laurel (cherry & Portuguese), almond & blackthorn.
Hedera is a genus of climbing shrubs known commonly as ivy.
Fatsia is a genus of woody shrubs which is often referred to using its botanical name.

Drains: The drains have been surveyed and defects identified.

Monitoring: Crack monitoring commenced on 23/10/2025 with a single subsequent reading to 06/01/2026.

Discussion

Opinion and recommendations in this report are made on the understanding that Claimstech has identified clay shrinkage subsidence as a cause of building movement and damage.

Site investigations and soil test results have confirmed a plastic clay subsoil susceptible to undergoing volumetric change in relation to changes in soil moisture.

Roots were observed below foundation depth in TP/BH2 and recovered samples have been positively identified (using anatomical analysis) as *Prunus* and *Hedera*/*Fatsia.* The origin of the *Prunus* roots will be T2, whilst the *Hedera* roots likely pertain to the Ivy elements found in SG2. The Ivy, in this instance, is not considered significant enough to warrant immediate management and no notable *Fatsia* species were identified during our site visit.

Irrespective of the identification of recovered root samples, the roots of the remaining vegetation recorded in Table 1 (see below) are also likely to be present below foundation level in proximity to the area of movement/damage with the potential to influence soil moisture and volumes.

Crack monitoring has recorded crack width closure between October 2025 and January 2026 which is attributable to a seasonal volumetric change in a clay subsoil in direct relation to moisture contents.

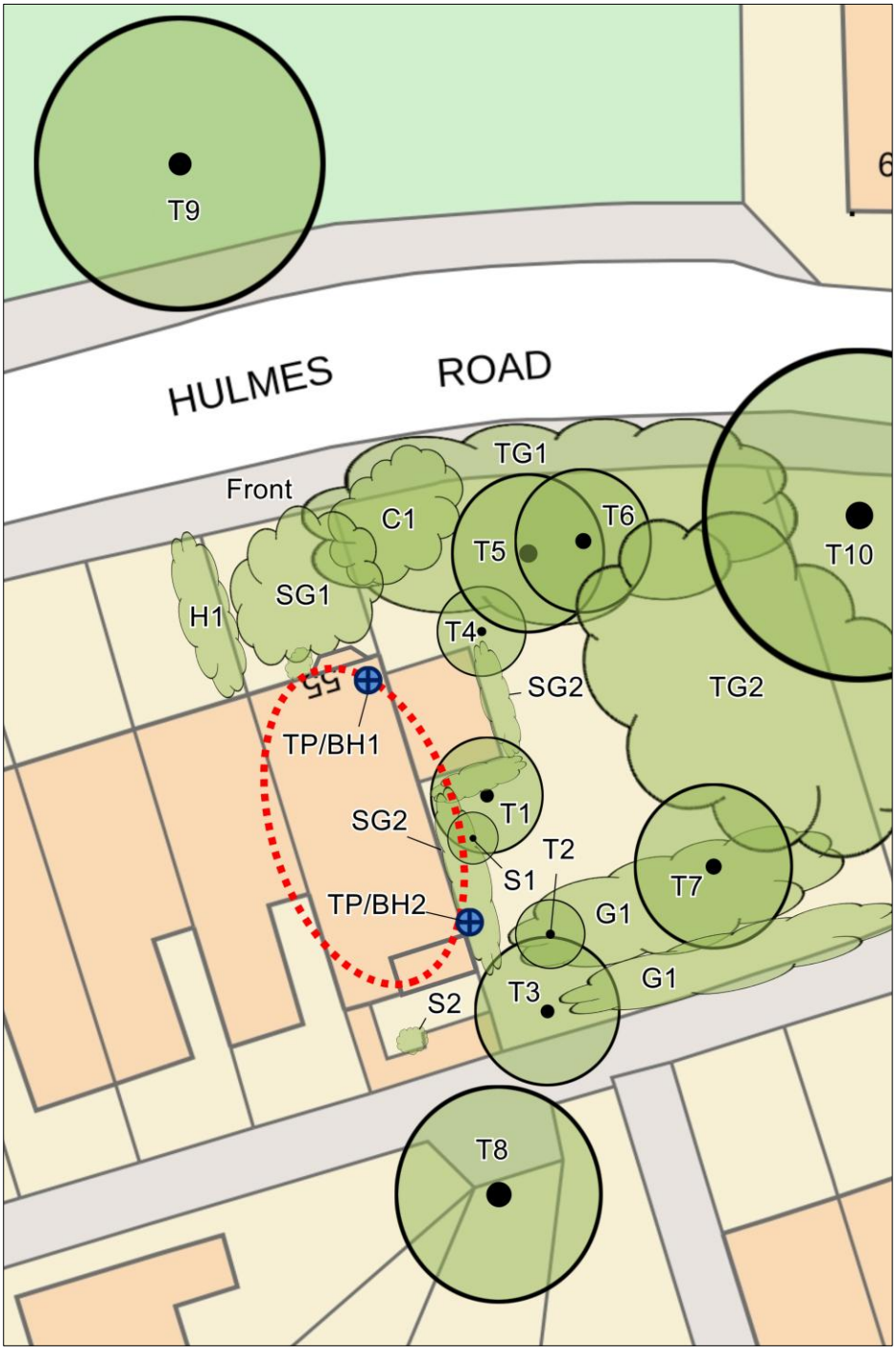
Based on the information currently available, engineering opinion and our own site assessment we conclude there is damage consistent with shrinkage of the clay subsoil exacerbated by the soil drying effects of vegetation. It is our opinion that the vegetation recorded in Table 1 (see below) is the principal cause of or is contributing to the current building movement and damage.

If an arboricultural solution is to be implemented to mitigate the influence of the trees/vegetation considered to be responsible for the movement/damage, works set out at Table 1 below are recommended.

Where other vegetation recorded presents a potential future risk to building stability, management is recommended (see Table 2).

Consideration has been given to pruning alone as a means of mitigating vegetation influence, however in this case, this is not considered to offer a viable long-term solution due to the species characteristics, size and proximity of the dominant responsible vegetation to the area of damage. Recommended tree works may be subject to change upon receipt of additional information.

Site Plan



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Plan not to scale – indicative only Approximate areas of damage

Tree/vegetation locations are based on what could be determined at the time of the survey.
It should be noted that this is not always clear due to lack of access or a restricted view of the trees/vegetation and may be disputed by property owners.
MWA can undertake land registry searches as required.

Table 1 **Current Claim** - Tree Details & Recommendations

Tree No.	Species	Height (m)	Dia (mm)	Crown Spread (m)	Dist. to building (m)	Age Classification	Ownership
T1	Honey Locust	10 *	180	8 *	2.6	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Remove (fell) to near ground level and grub out/grind out stump to inhibit regrowth.					
T2	Cherry	1.2	120 *	2	2.9	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Remove (fell) to near ground level and treat stump to inhibit regrowth.					
T3	Cotoneaster	6 *	220	6	3	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Remove (fell) to near ground level and treat stump to inhibit regrowth.					
T4	Beech	4 *	160	6	4.3	Younger than Property	Policy Holder
Management history		Subject to past management/pruning.					
Recommendation		Remove (fell) to near ground level and treat stump to inhibit regrowth.					
T5	Lime	12 *	270	9	9	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Remove (fell) to near ground level and treat stump to inhibit regrowth.					

Ms: multi-stemmed * Estimated value

T - Tree; TG - Tree group; G – Group; H - Hedge; S - Shrub; SG - Shrub group; C - Climber; W – Woodland; ST - Stump

Table 1 **Current Claim** - Tree Details & Recommendations Cont'd

Tree No.	Species	Height (m)	Dia (mm)	Crown Spread (m)	Dist. to building (m)	Age Classification	Ownership
T6	Alder	12	180	7	10.5	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Reduce height by ~4m and crown radius by ~1m leaving balanced crown. Prune on a biennial cycle to maintain at broadly reduced dimensions. Subject to review if movement persists.					
T8	Sycamore	12 *	600 Ms *	10 *	8.4	Younger than Property	Third Party 18 Rupert Street M40 1QU
Management history		Subject to past management/pruning.					
Recommendation		Remove (fell) to near ground level and treat stump to inhibit regrowth.					
TG1	Cherry	12	120 - 300 *	4 - 8 *	7 *	Younger than Property	Policy Holder
Management history		C1 Wisteria growing in canopy. No significant recent management noted.					
Recommendation		Remove (fell) closest tree in group to near ground level. Owner to physically remove any regrowth (no chemical treatment due to translocation risk). Subject to review if movement persists.					
S1	Hazel (Contorted)	1.8	40 Ms *	1.6 *	0.8 *	Younger than Property	Policy Holder
Management history		Subject to past management/pruning.					
Recommendation		Remove (fell) to near ground level and grub out/grind out stump to inhibit regrowth.					
SG1	Including Pyracantha, Euonymus, Hydrangea, Camelia, Rhododendron, Pieris, Yew, Aucuba	1 - 3 *	20 - 60 Ms *	1 - 3.5	0.5 *	Younger than Property	Policy Holder
Management history		Subject to past management/pruning.					
Recommendation		Remove (fell) all stems within 3m of the building to near ground level and grub out/grind out stumps to inhibit regrowth. Do not allow retained elements to exceed current dimensions. Subject to review if movement persists.					

Ms: multi-stemmed * Estimated value

T - Tree; TG - Tree group; G – Group; H - Hedge; S - Shrub; SG - Shrub group; C - Climber; W – Woodland; ST - Stump

Table 2 **Future Risk** - Tree Details & Recommendations

Tree No.	Species	Height (m)	Dia (mm)	Crown Spread (m)	Dist. to building (m)	Age Classification	Ownership
T7	Honey Locust	10 *	200 *	8 *	11	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		Do not allow to exceed current dimensions. Subject to review if movement persists.					
T9	Ash	18 *	700 *	15	22 *	Similar Age to Property	Local Authority
Management history		No significant recent management noted.					
Recommendation		None at present (subject to review if movement persists).					
T10	Ash	20 *	700 *	17	22 *	Similar Age to Property	Third Party Fidelis Investments Limited 27 South Cottage Gardens ED3 5EH
Management history		No significant recent management noted.					
Recommendation		None at present (subject to review if movement persists).					
TG2	Mixed ornamental tree group including Pear, Birch, Magnolia, Dawn Redwood	5 - 8	100 - 150 *	3 - 8 *	9.5 *	Younger than Property	Policy Holder
Management history		No significant recent management noted.					
Recommendation		None at present (subject to review if movement persists).					

Ms: multi-stemmed *** Estimated or approximate value**

T - Tree; TG - Tree group; G – Group; H - Hedge; S - Shrub; SG - Shrub group; C - Climber; W – Woodland; ST - stump

Table 2 **Future Risk** - Tree Details & Recommendations Cont'd

Tree No.	Species	Height (m)	Dia (mm)	Crown Spread (m)	Dist. to building (m)	Age Classification	Ownership
S2	Drimys	1.6	25 Ms *	1	2.3	Younger than Property	Policy Holder
Management history		Subject to past management/pruning.					
Recommendation		Maintain broadly at no more than current dimensions by periodic pruning.					
SG2	Mixed ornamental shrub group including some ground cover Ivy	1 - 2.4 *	10 - 30 Ms *	4	0.3 *	Younger than Property	Policy Holder
Management history		Subject to past management/pruning.					
Recommendation		Do not allow to exceed current dimensions. Subject to review if movement persists.					
C1	Wisteria	6	200	8	7 *	Younger than Property	Policy Holder
Management history		Climbing within TG1 Cherry trees. No significant recent management noted.					
Recommendation		Retain if possible, however this is unlikely due to the management recommendations of TG1.					
G1	Mixed ornamental tree and shrub group	1.5 - 4 *	25 - 100 *	1.5 - 4 *	3.2 *	Younger than Property	Policy Holder
Management history		Subject to past management/pruning.					
Recommendation		Do not allow to exceed current dimensions. Subject to review if movement persists.					

Ms: multi-stemmed *** Estimated or approximate value**

T - Tree; TG - Tree group; G – Group; H - Hedge; S - Shrub; SG - Shrub group; C - Climber; W – Woodland; ST - stump

Table 2 **Future Risk** - Tree Details & Recommendations Cont'd

Tree No.	Species	Height (m)	Dia (mm)	Crown Spread (m)	Dist. to building (m)	Age Classification	Ownership
H1	Including Laurel, Photinia, Aucuba	1 - 2	30 Ms *	1	2	Younger than Property	Third Party 57 Hulmes Road M40 1GP
Management history		Regularly trimmed.					
Recommendation		Maintain current management. Subject to review if movement persists.					

Ms: multi-stemmed * Estimated or approximate value

T - Tree; TG - Tree group; G – Group; H - Hedge; S - Shrub; SG - Shrub group; C - Climber; W – Woodland; ST - stump

Distance to building measurements are to the nearest point of the building unless otherwise stated.
Tree dimensions may be estimated or approximate based on accessibility.
Crown spread values are normally an estimate of the maximum spread but note tree crowns may be asymmetrical.

Photographs





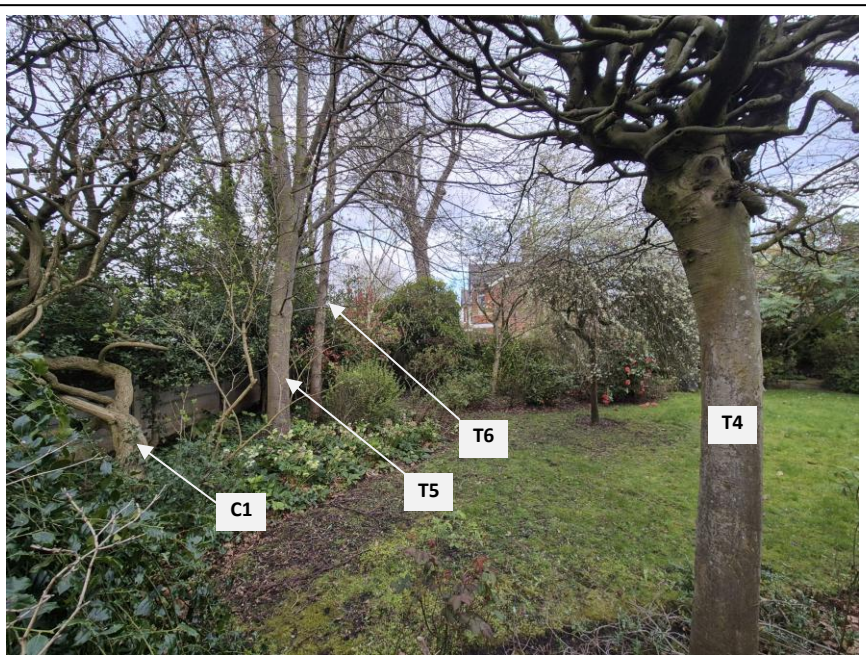

S1
SG2


G1
T2


T3


T5
T6
TG1
TG1
T4


TG1 – tree
to remove.


T6
T4
T5
C1


SG1


SG1


T1
T8
G1


T3
T8

Management of vegetation to alleviate clay shrinkage subsidence.

All vegetation requires water to survive which is accessed from the soil. Clay soils shrink when water taken up by vegetation exceeds inputs from rainfall, which is at its maximum during the summer months. When deciduous vegetation enters dormancy and loses its leaves, and rainfall increases during the winter months, soil moisture increases and the clay swells. (Evergreen trees and shrubs use minimal/negligible amounts of soil water during the winter).

Buildings founded on clay soils are susceptible to movement as the clay shrinks and swells which when exacerbated by vegetation can result in building movement and cracking to walls.

Where damage does occur, pruning (reducing leaf area) can in some circumstances be effective in restoring stability however, removal of the influencing vegetation (trees, shrubs, climbers) causing the ground movement offers the most reliable and quickest solution in reducing seasonal volumetric changes in the clay, restoring building stability, and for this reason is frequently initially recommended as the most appropriate solution.

Often this is unavoidable due to the size or number of influencing trees, shrubs etc and their proximity to the building. Very heavy pruning of some species to a level required to effectively control its water use can result in the trees decline and ultimately death and is one factor considered when making recommendations for remedial and future management of a tree. Pruning alone, whilst reducing soil moisture uptake is often an unpredictable and unreliable management option in restoring building stability, either in the short or long term.