

Arboricultural Consultancy for Lloyds Bank

Note: This report is intended for use between the client, Environmental Services and any parties detailed within the report. It is based on the understanding at the time of visiting the property that Engineers are satisfied that damage is attributable to clay shrinkage subsidence exacerbated by vegetation.

1. Case Details

Insured		Address	Montrose House, Twittenside, Steyning, BN44 3TW		
Client	Subsidence Management Services	Contact		Claim No.	
ES Ref		Consultant		Contact No.	
Report Date	15/10/2025				

Scope of Report: To survey the property and determine significant vegetation contributing to subsidence damage, make recommendation for remedial action and assess initial mitigation and recovery prospects. The survey does not make an assessment for decay or hazard evaluation.

2. Property and Damage Description

The insured structure is a 2 storey detached house. It has been extended with a conservatory addition to the right-flank. The property occupies a site that slopes steeply downhill from front to rear.

We understand that the current damage relates to the left-hand flank of the insured dwelling where cracking indicates downwards movement.

3. Technical Reports

No technical investigations are available at the time of reporting, therefore assumptions outlined in Note above apply: recommendations may be subject to change following evaluation of any investigations that may be forthcoming.

4. Action Plan

Mitigation	
Insured involved?	Yes
Local Authority involved?	No
Other third party Mitigation involved?	Yes
Recovery	
Is there a potential recovery action?	Yes

Treeworks	
Local Authority	Horsham District Council
TPO / Conservation Area / Planning Protection Searches	Awaiting Searches from LA
Additional Comments	
Awaiting Further Instructions.	
A potential recovery action has been identified.	
Engineers should consider focusing investigations to strengthen factual evidence for disclosure to third party tree owners.	

5. Technical Synopsis

This report is based upon our understanding at the time of visiting the property that Subsidence Management Services have concluded, on a preliminary basis, that the current damage is due to differential foundation movement exacerbated by moisture abstraction from vegetation growing proximate to the property's foundations.

We have therefore been instructed to assess the potential for vegetation to be influencing soil moisture levels beneath the foundations of the property and, if deemed appropriate provide management proposals which will return long-term stability and allow effective repairs to be undertaken.

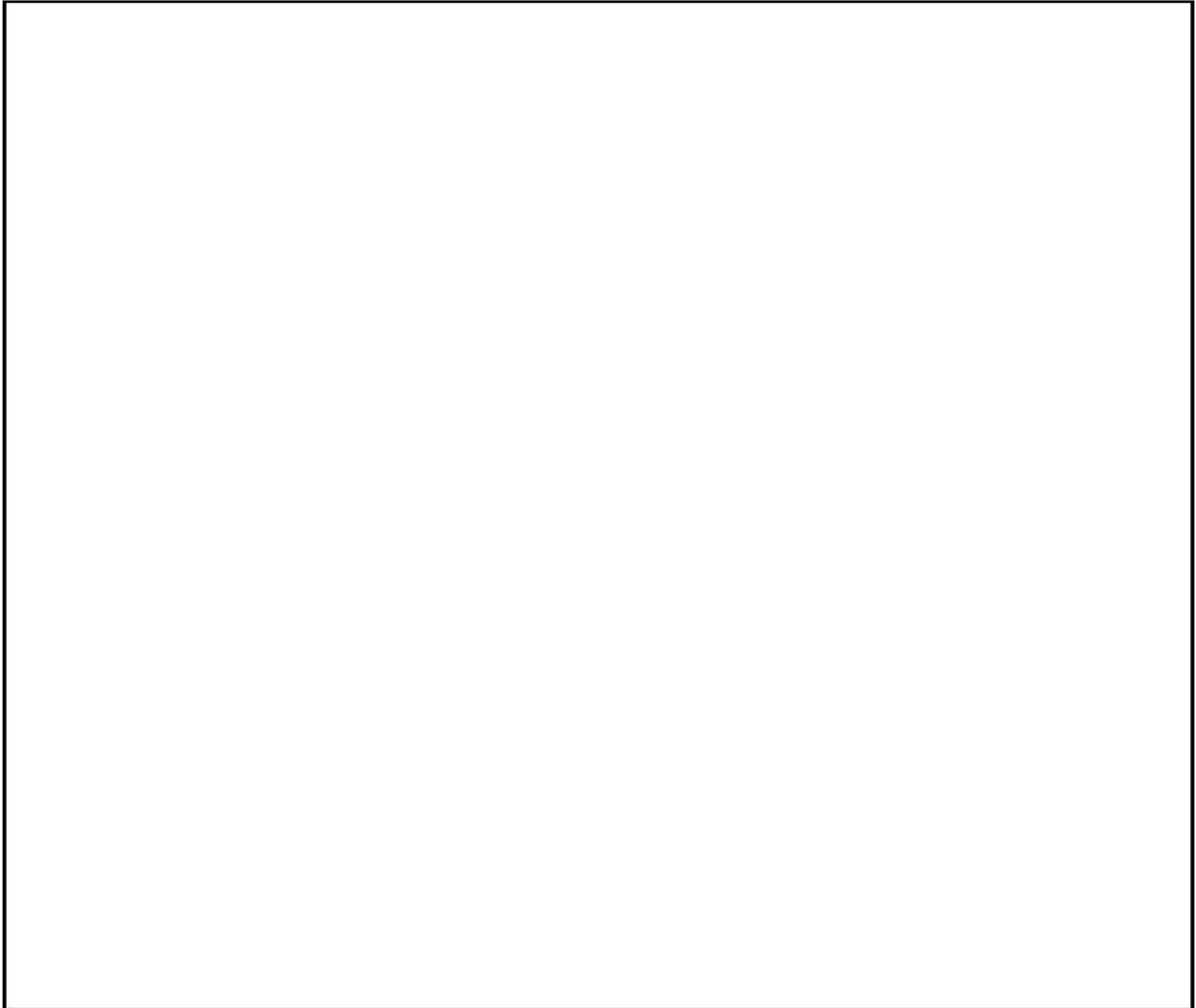
The potential drying influence of the vegetation on site, has been considered based on an assessment of overall size, species profile and the proximity of vegetation relative to the advised area of damage.

Based on our observations on site, it is our opinion that the footings of the subject property are within the normally accepted influencing distance of vegetation on site, thereby indicating the potential for the advised damage to be the result of clay shrinkage subsidence exacerbated by the moisture abstracting influence of vegetation.

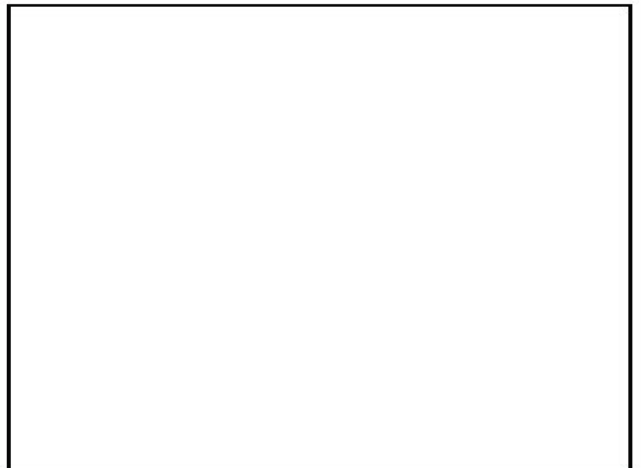
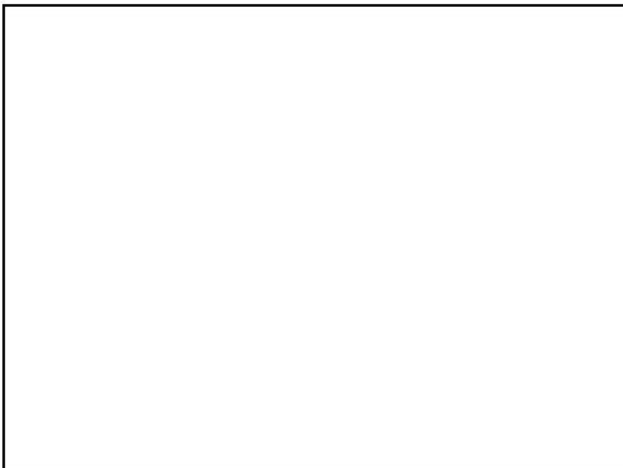
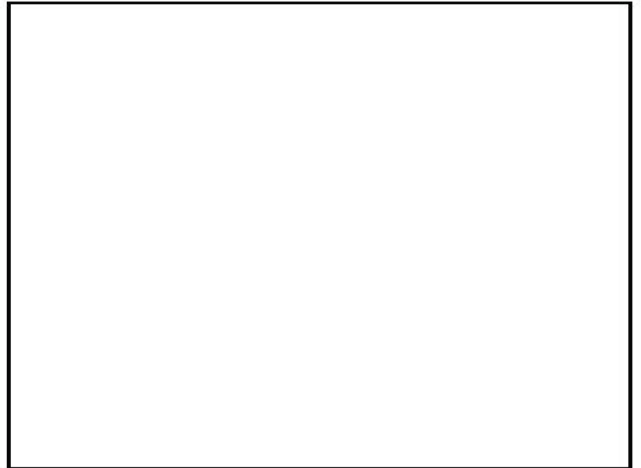
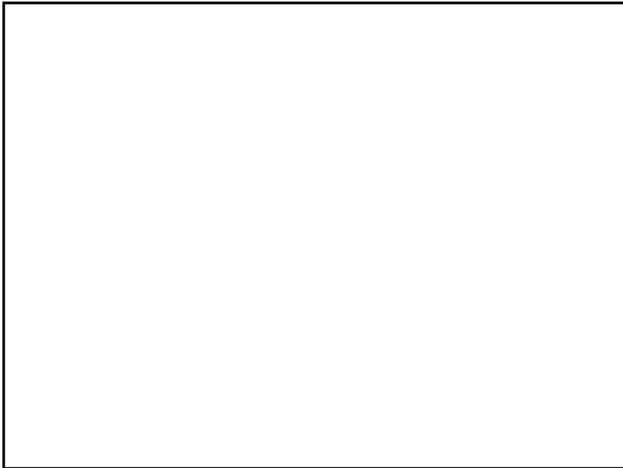
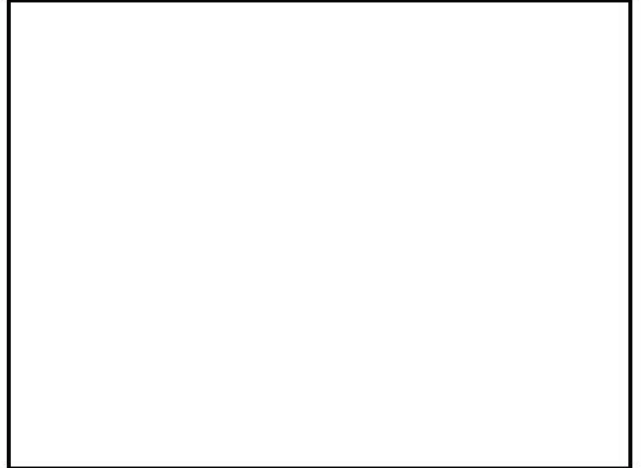
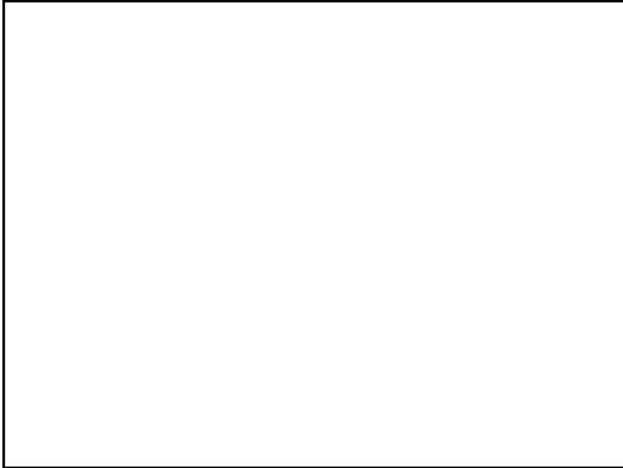
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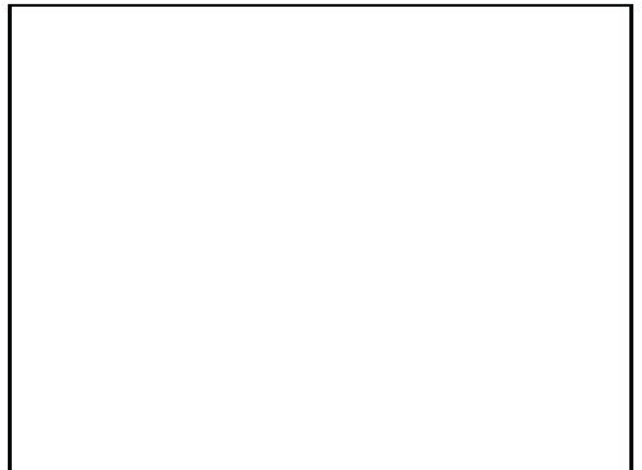
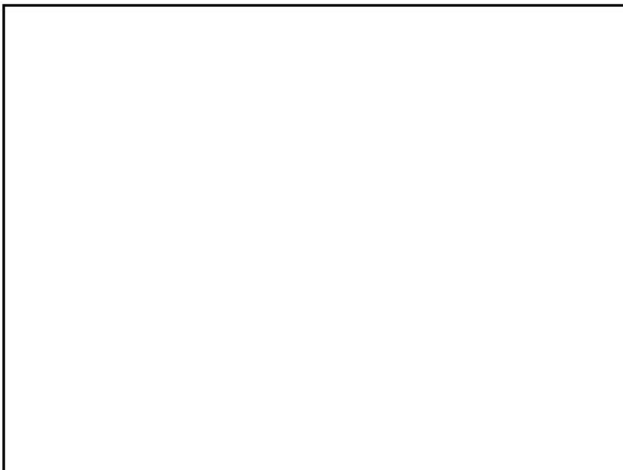
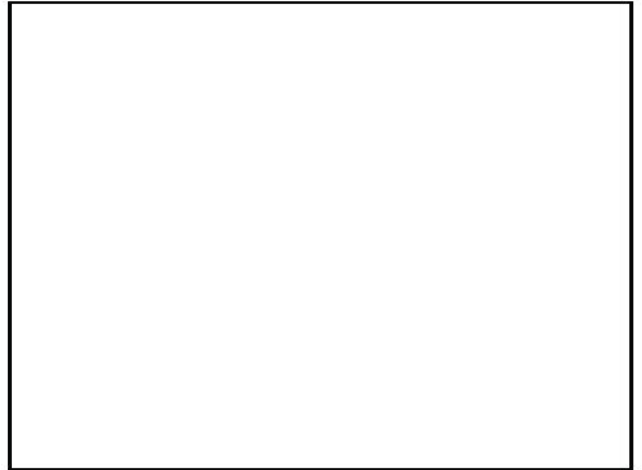
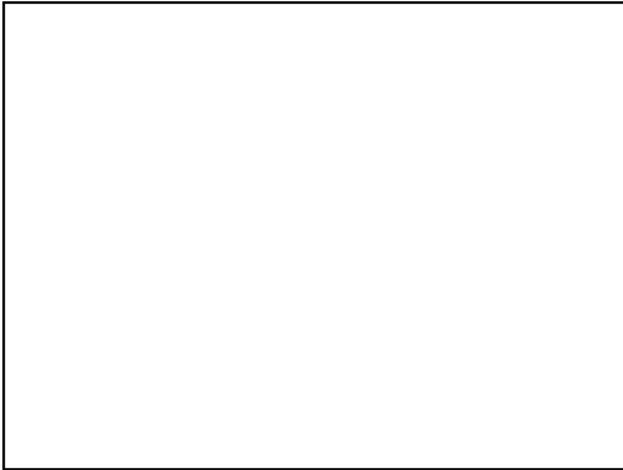
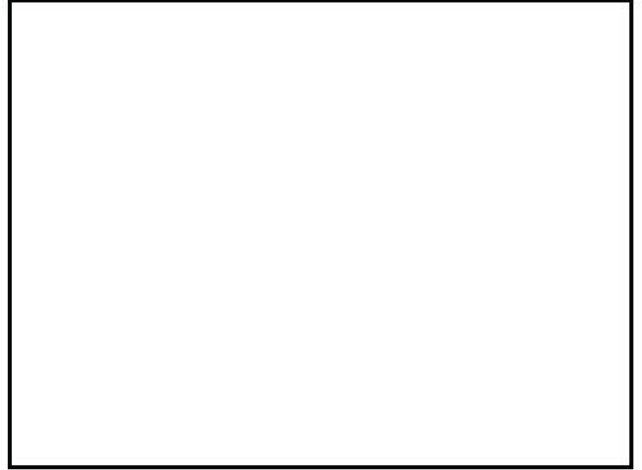
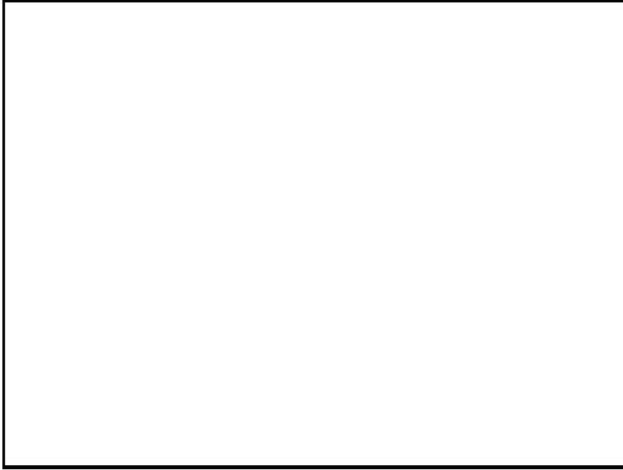
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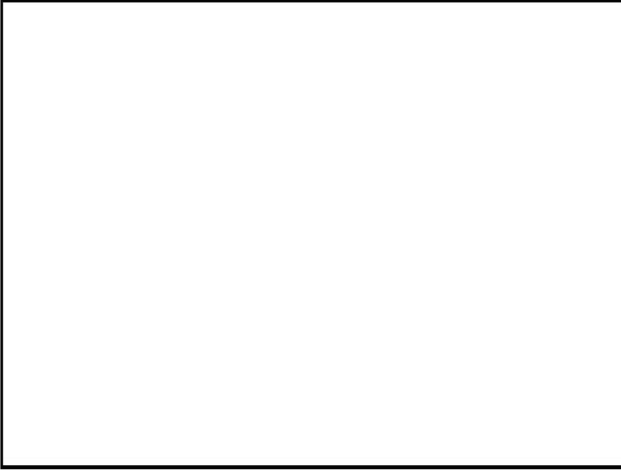
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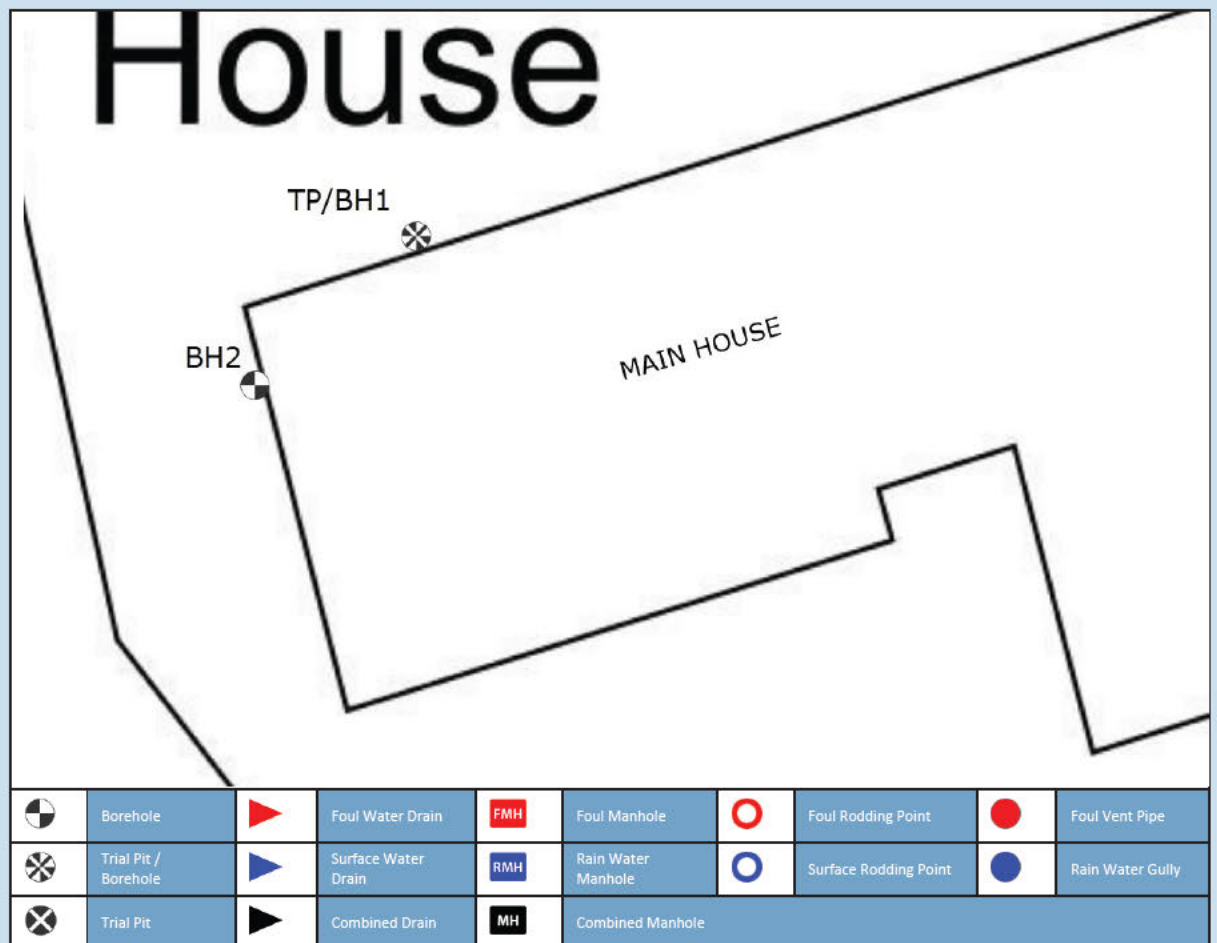
GEOTECHNICAL

for SMS (LBG)

Montrose House, Twittenside, Steyning, BN44 3TW

Client: SMS (LBG)
Client Contact: Refer to iSubs
Client Ref:
Policy Holder:
Report Date: 11 November 2025
Our Ref:

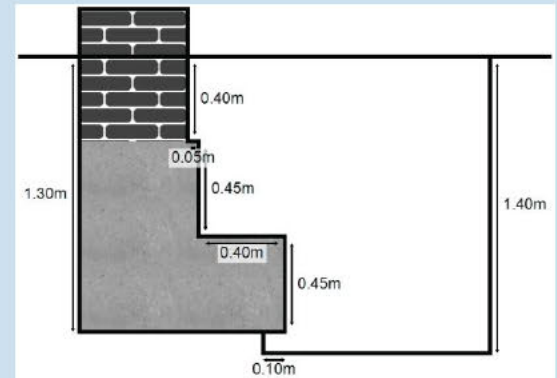
Site Plan



TP/BH1 Foundation Detail and Borehole Log

Foundation Detail

House foundation comprised of brick wall to 400mm bgl, bearing on stepped concrete to 1300mm bgl, with a total projection of 450mm from the elevation. Underside of foundation (USF) was exposed to 100mm back from the face of the foundation and probed 500mm back from the face of the foundation.



WS	Samples		Tests		Legend	Stratum Description and Observations
	Type	Depth (m)	Type	Depth (m)		
					0	BLOCK PAVING.
					0.5	SHARP SAND/ GRIT SAND.
					1.0	MADE GROUND: Compact greyish brown very sandy very gravelly SILT with numerous fine to medium brick and occasional fine to medium flint.
					1.5	
	D	1.40 - 1.90	MP	1.40		
	R	1.40 - 2.40				
					2.0	Compact greyish brown slightly clayey very sandy slightly gravelly SILT with occasional fine brick. Gravel is fine to medium.
	D	1.90 - 2.40	MP	1.90		
					2.5	Compact greyish brown very sandy slightly clayey slightly gravelly SILT with rare fine brick. Gravel is fine to medium.
	D	2.40 - 2.60	MP	2.40		
					2.5	

-- End of borehole at 2.60m --
Trial pit excavated to 1.40m bgl. Borehole completed by mech window sampler. Roots encountered to 2.4m bgl. Groundwater strikes not encountered. MP = Mackintosh Probe (blows per 75mm).

BH2 Borehole Log

WS	Samples		Tests		Legend	Stratum Description and Observations	
	Type	Depth (m)	Type	Depth (m)			
					0	TOPSOIL	0
					0.5	MADE GROUND: Compact dark brown very sandy slightly gravelly SILT with occasional fine to medium brick.	0.5
					1.0	Firm greyish brown sandy slightly gravelly CLAY/ SILT.	1.0
	D R	1.40 - 1.90 1.40 - 2.40	MP	1.40	25,26,26,28,28,25		1.5
	D	1.90 - 2.40	PEN	1.90	HP=2.6 (2.5,2.5,2.5,2.5,3.0)	Firm brown sandy silty slightly gravelly CLAY with rare fine to medium flint. Gravel is fine to medium.	2.0
	D R	2.40 - 2.90 2.40 - 3.40	PEN	2.40	HP=2.7 (3.0,2.5,2.5,2.5,3.0)		2.5
	D	2.90 - 3.40	PEN	2.90	HP=2.8 (2.5,3.0,3.0,2.5,3.0)		3.0
	D	3.40 - 3.90	PEN	3.40	HP=2.9 (3.0,2.5,3.0,3.0,3.0)	Firm brown sandy silty slightly gravelly CLAY with occasional fine to medium flint. Gravel is fine to medium.	3.5
	D	3.90 - 4.00	PEN	3.90	HP=3.0 (3.0, ...)		4.0

-- End of borehole at 4.00m --
Borehole completed by mech window sampler. Roots encountered to 3.4m bgl. Groundwater strikes not encountered. MP = Macintosh Probe (blows per 75mm). PEN = Hand Penetrometer (kg/90 cm).

Site Observations

GENERAL:

Site Investigation works (TP/BH 1) undertaken on 5 November 2025 during dry weather (i.e. no rain).

Site Investigation works (BH 2) undertaken on 5 November 2025 during dry weather (i.e. no rain).

HEALTH AND SAFETY:

Negative signal obtained in Power, Radio and Genny mode on the Cable Avoidance Tool (CAT) (TP/BH1).

Negative signal obtained in Power, Radio and Genny mode on the Cable Avoidance Tool (CAT) (BH2).

FOUNDATIONS:

House foundation was exposed and the underside of foundation (USF) recorded to be 1.3m bgl (TP/BH 1).

BOREHOLE:

Hand Held Percussive Window Sampler and Mackintosh Probe refusal at 2.6m bgl due to density within the silt (TP/BH 1). Borehole terminated. No further works undertaken.

ROOTS:

Roots encountered to 2.4m bgl (TP/BH 1).

Roots encountered to 3.4m bgl (BH 2).

IN SITU TESTING:

Mackintosh Probe (MP) undertaken at 1.4m bgl (TP/BH 1) within the window sample borehole and thereafter in the window sample borehole at maximum 0.5m intervals.

Mackintosh Probe (MP) test undertaken at 1.4m bgl (BH 2) within the window sample borehole only with no further Mackintosh Probe (MP) testing undertaken.

Hand Penetrometer (PEN) undertaken at 1.9m bgl (BH 2) within the window sampler and thereafter in the window sampler at maximum 0.5m intervals.

WATER STRIKES:

No water strikes (NWS) encountered (TP/BH 1).

No water strikes (NWS) encountered (BH 2).

SOIL ANALYSIS

for Subsidence Management Services

Montrose House, Steyning, BN44 3TW

Client: Subsidence Management Services
Claim Number: [REDACTED]
Policy Holder: [REDACTED]
Report Date: 05/12/2025
Our Ref: [REDACTED]

Compiled By:

Name	Position	Signature
[REDACTED]	Laboratory Supervisor	[REDACTED]

Checked By:

Name	Position	Signature
[REDACTED]	Laboratory Manager	[REDACTED]

Date samples received: 11-Nov-25
Water Content Test Date: 15-Nov-25
Atterberg Limits Test Date: 04-Dec-25

Oedometer Test Date: 24-Nov-25



9265

Notes relating to soils testing

Unless otherwise stated, all soil testing was undertaken by Environmental Services at 21 Coventry Road, Coleshill, B46 3BB for Subsidence Management Services, Bembridge House, 1300 Parkway, Solent Business Park, Whiteley, Fareham, Hampshire, England, PO15 7AE and all testing at these premises currently falls outside of UKAS accreditation.

Soil samples have been prepared in accordance with BS1377:Part 1: 2016 Section 7

Descriptions of soil samples within the laboratory have been undertaken generally in accordance with BS5930:2015. Descriptions of soil samples fall outside of the scope of UKAS accreditation and may have been shortened to remove tertiary components for ease of reference.

The graphical representation of 40% of the LL and the numerical representation of the modified plasticity index (mod. PI) fall outside of the scope of UKAS accreditation.

Following the issue of this soil analysis report, samples will be retained for at least 28 days should additional testing, or referencing, be required. It should be noted that any tests undertaken on soils retained subsequent to the issue of this report may not give an accurate indication of the in-situ conditions of the sample.

This Soil Analysis Report may not be reproduced, in part or in full, without written approval of the laboratory.

The results contained herein relate only to items tested and no others. Additionally as the laboratory is not responsible for the sampling process it takes no responsibility for the condition of the samples and all samples are tested "as received".

Where samples of the same test type are not tested on the same day, or the testing spans multiple days, the test date states the day of the final test or the test date of the final sample.

All information above the laboratory reference on the cover page of this report are as provided by the customer and the laboratory is not responsible for any errors or omissions therein.

Water Content Tests are undertaken in accordance with ISO 17892:Part 1:2014

The Liquid Limit test is undertaken in accordance with BS1377:Part 2:2022 using an 80g cone with a 30° tip. Sieve percentages reported in blue denote that the sample has been sieved otherwise it has been prepared from its natural state. Sieve percentage reported in BOLD denote that the sample has been oven-dried prior to testing.

Unless otherwise specified herein, the one-point cone penetrometer method has been used.

The Plastic Limit test and the determination of the Plasticity Index is undertaken in accordance with BS1377:Part 2:2022. Where a plastic limit has been denoted with an asterisk (*) then it has been derived from the liquid limit and has not been tested.

The Oedometer swell/strain test method is based upon BS1377:Part 2:2022 Section 4.4 'Determination of swelling and collapse characteristics' and unless otherwise stated is undertaken on a remoulded, disturbed, sample.

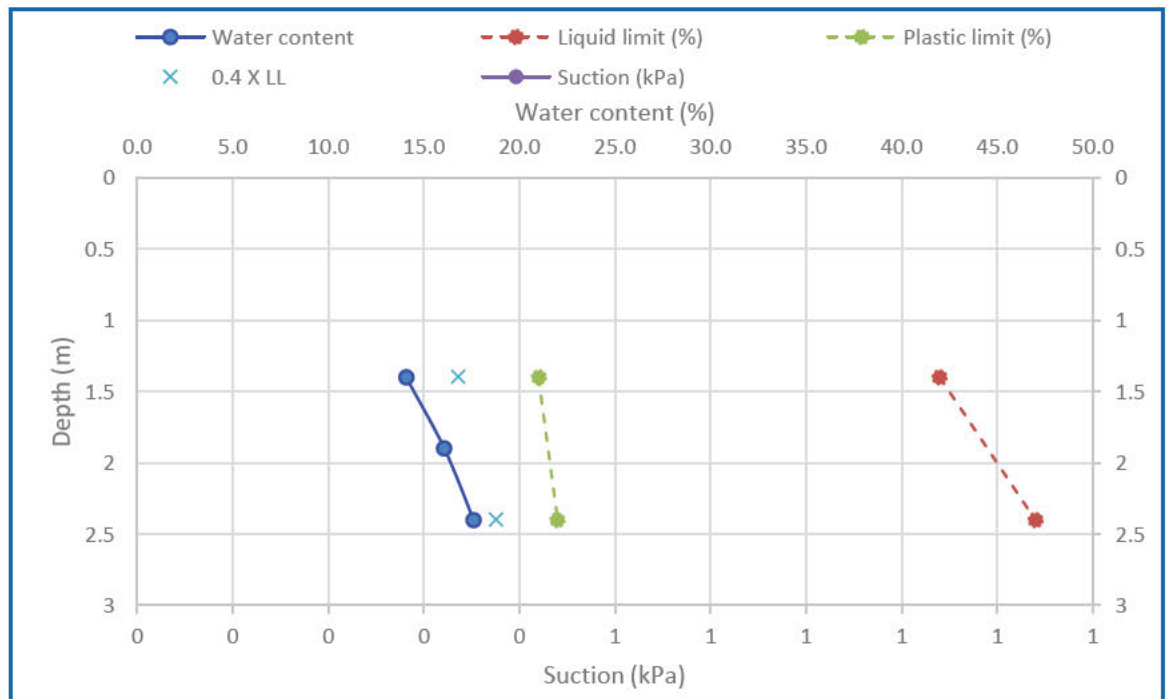
The Oedometer Swell/Strain Test is undertaken in a controlled environment within a temperature range of 16°C and 24°C

If you would like to provide feedback on this report or any laboratory services or performance, please complete the form below. All appropriate feedback will be used in the continual improvement of laboratory services.

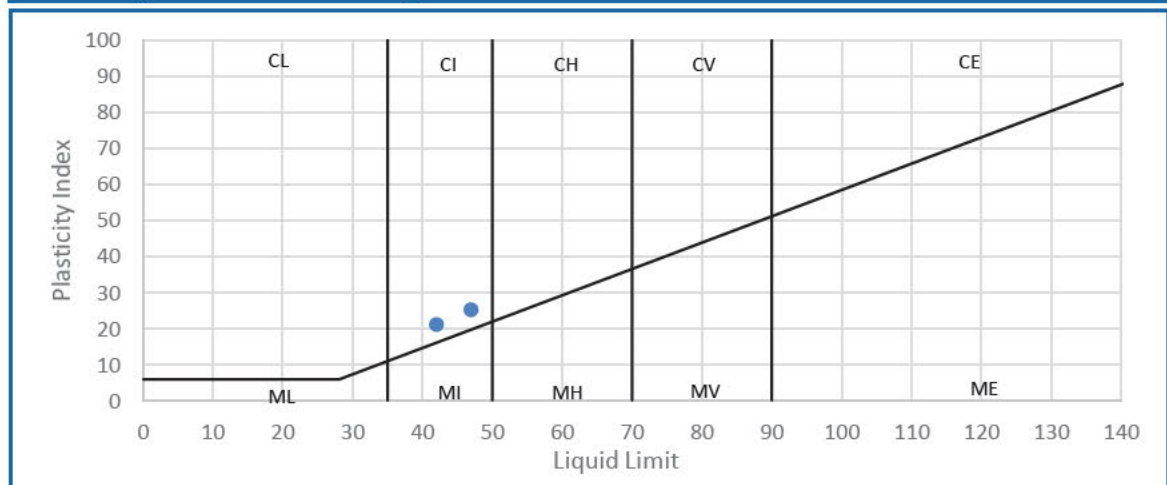
[Laboratory feedback form](#)

Samples from BH1

Lab Ref	Depth (m)	WC (%)	LL (%)	PL (%)	PI (%)	.425 mm(%)	mod. PI (%)	Av. Suc. (kPa)	Description
1	1.4	14.1	42	21	21	60	13		Firm light grey gravelly SILT
2	1.9	16.1							Stiff light grey gravelly SILT
3	2.4	17.6	47	22	25	91	23		Stiff light grey slightly gravelly SILT

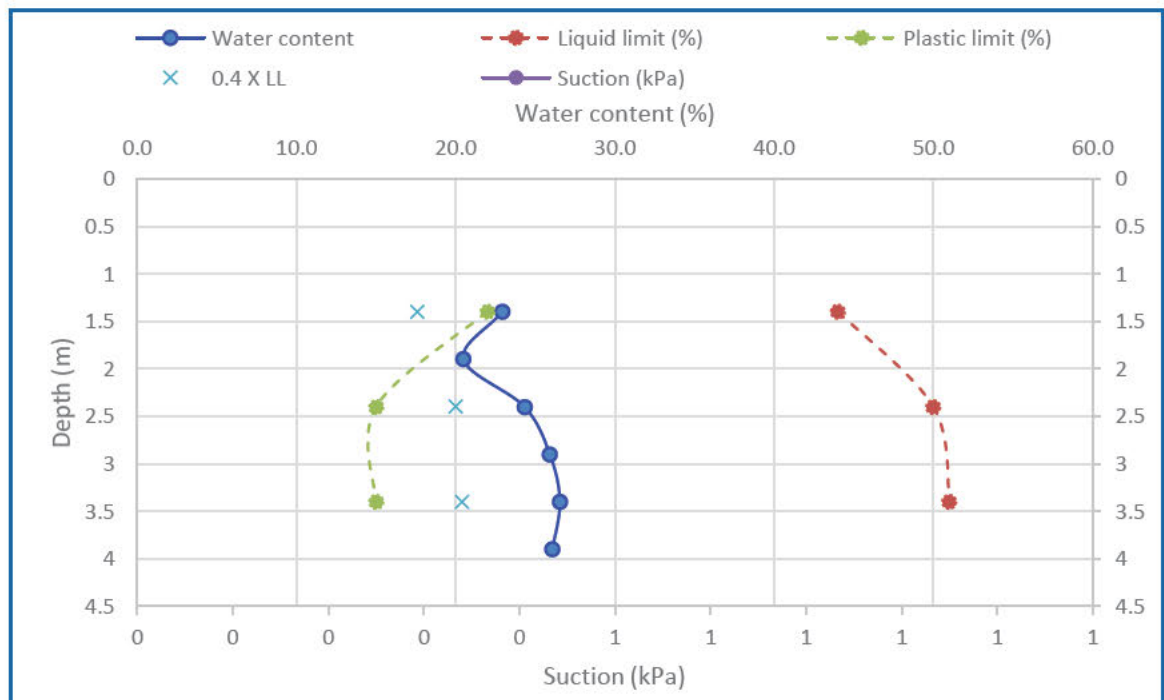


Plasticity Chart for Casagrande Classification

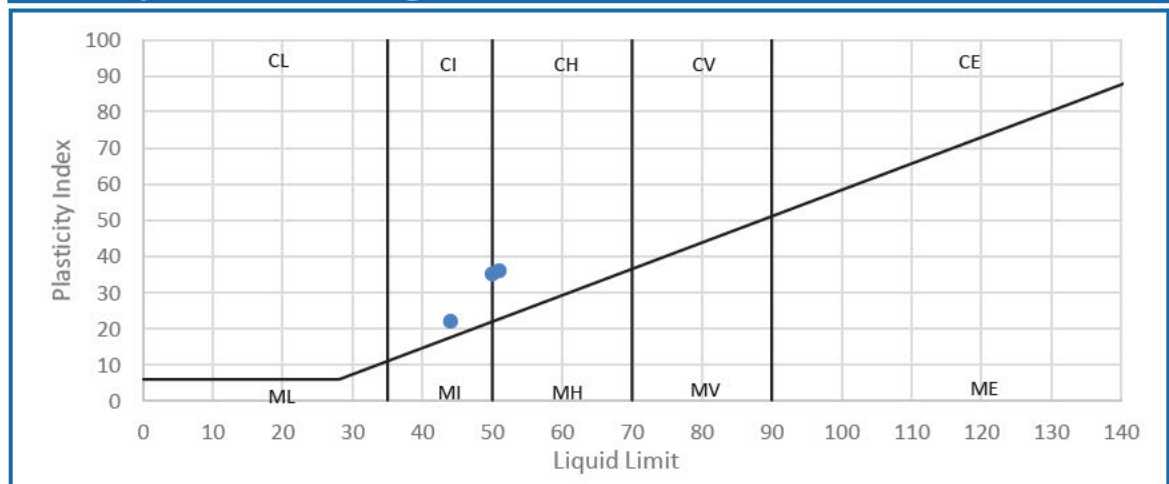


Samples from BH2

Lab Ref	Depth (m)	WC (%)	LL (%)	PL (%)	PI (%)	.425 mm(%)	mod. PI (%)	Av. Suc. (kPa)	Description
4	1.4	22.9	44	22	22	99	22		Firm light grey very clayey SILT with rare gravel
5	1.9	20.5							Stiff light brown, light grey very clayey SILT with rare gravel
6	2.4	24.3	50	15	35	98	34		Stiff brown silty CLAY with rare gravel
7	2.9	25.9							Stiff brown silty CLAY with rare gravel
8	3.4	26.5	51	15	36	80	29		Stiff brown slightly gravelly, silty CLAY with rare sand
9	3.9	26.1							Stiff brown slightly gravelly, silty CLAY with rare sand



Plasticity Chart for Casagrande Classification

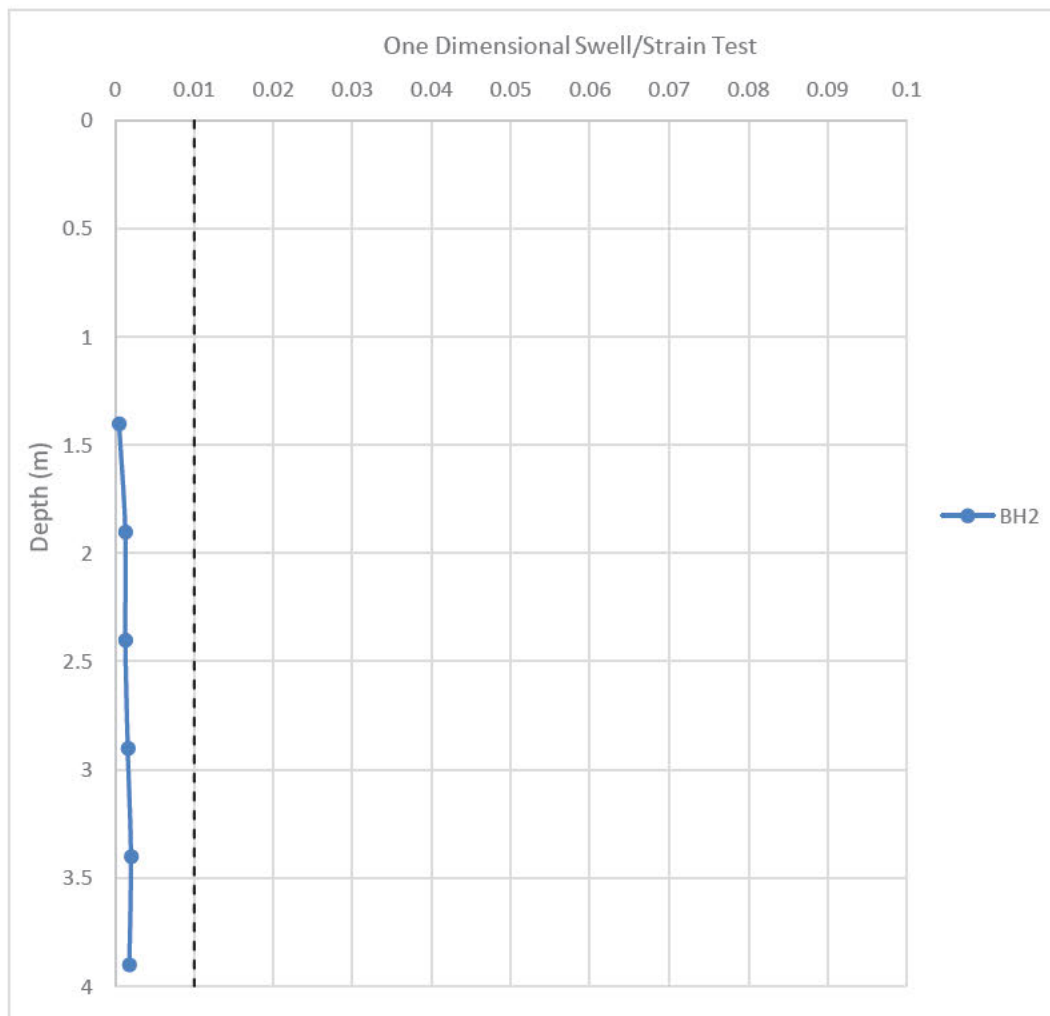


Summary of Oedometer Testing for BH2

Lab Ref	Depth (m)	Strain	Heave (mm)	Remarks
4	1.4	0.0005	0	
5	1.9	0.0013	0	
6	2.4	0.0013	0	
7	2.9	0.0016	0	
8	3.4	0.002	0	
9	3.9	0.0018	0	

BH 2 estimate of heave

0mm



Deviating Samples

The table below details any samples deviating from laboratory procedure or deviating in condition to an extent whereby the validity of results may be affected. A test denoted "I" is likely to have had testing abandoned but where a test result has been provided a non-standard procedure may have been used, details of which will be provided upon request.

LAB REF	CONDITION	WC	ATT	SUC	OED
1					
2					
3					
4					
5					
6					
7					
8					
9					

Key

- D Delay in sample receipt
- C Contaminated sample
- B Sample not bagged correctly
- S Sample too sandy (unsuitable for testing)
- G Sample too gravelly (unsuitable for testing)
- V Sample too soft (unsuitable for preparation)
- L Sample too silty
- I Insufficient sample
- O Too much organic content (unsuitable for testing)
- N Non-standard procedure used
- H Sample depth too shallow
- X Testing result too similar to above sample

References

The following provides a brief interpretation of the test results by comparison of the results to published classifications. The Atterberg Limit test may be used to classify the plasticity of soils; the plasticity classes defined in BS5930:2015 "Code of Practice for Site Investigations" are as follows.

CL (ML)	CLAY and CLAY/SILT of Low plasticity
CI (MI)	CLAY and CLAY/SILT of Intermediate plasticity
CH (MH)	CLAY and CLAY/SILT of High plasticity
CV (MV)	CLAY and CLAY/SILT of Very High plasticity
CE (ME)	CLAY and CLAY/SILT of Extremely High plasticity
O	The letter O is added to prefixes to symbolise a significant proportion of organic matter.
NP	Non-plastic

The Plasticity Index (PI) Result obtained from the Atterberg Limit tests may also be used to classify the potential for volume change of fine soils, in accordance with the National House Building Council's standards - Chapter 4.2 (2003) "Building Near Trees", as summarised below.

Modified PI < 10	Non Classified.
Modified PI = 10 to <20	Low volume change potential.
Modified PI = 20 to <40	Medium volume change potential.
Modified PI = 40 or greater	High volume change potential.

The 2003 edition of Chapter 4.2 also permits use of the Plasticity Index without modification. The classifications for this are grouped by soil type (soils with similar visual soils description and using unmodified Plasticity Indices).

ROOT IDENTIFICATION

for SMS (LBG)

Montrose House, Twittenside, Steyning, BN44 3TW

Client: SMS (LBG)
Client Contact: Refer to iSubs
Claim Number: [REDACTED]
Client Reference: [REDACTED]
Policy Holder: [REDACTED]
Report Date: 17 November 2025
Our Ref: [REDACTED]



Intec
Parc Menai, Bangor,
Gwynedd, North Wales
LL57 4FG
Tel: 01248 672652

Sub Sample	Species Identified		Root Diameter	Starch
TP/BH1:				
1.4-2.4m	<i>Fraxinus</i> spp.	1	3 mm	Abundant
BH2:				
1.4-2.4m	<i>Fraxinus</i> spp.	2	2 mm	Abundant
1.4-2.4m	<i>Acer</i> spp.		2 mm	Absent
2.4-3.4m	<i>Fraxinus</i> spp.	3	1.5 mm	Abundant
2.4-3.4m	<i>Acer</i> spp.		1.5 mm	Absent

Comments:

- 1 - Plus 3 others also identified as *Fraxinus* spp.
- 2 - Plus 2 others also identified as *Fraxinus* spp.
- 3 - Plus 2 others also identified as *Fraxinus* spp.

Fraxinus spp. include common ash.

Acer spp. are maples, including sycamore, Norway maple, and Japanese maples.

Signed: M D Mitchell

Unless we are otherwise instructed in writing, the above sample material will normally be disposed of 6 years after the date of this report.

Drainage Investigation Report

For Subsidence Management Services

Client [REDACTED]

Risk Address: Montrose House, Steyning, BN44 3TW

Visit Date: 7th October 2025

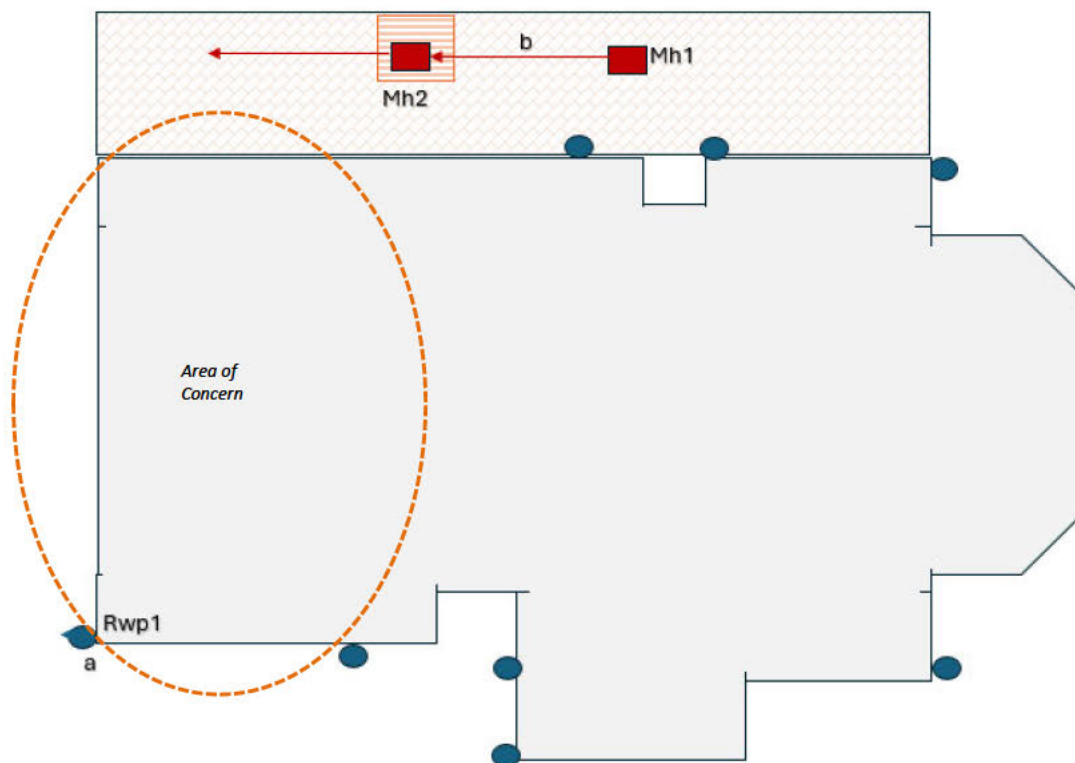
Client Reference: [REDACTED]

Our Reference: [REDACTED]

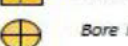
Report Date: 9th October 2025

Report Content:

- Front Page
- Site Plan
- CCTV Coding
- Drain Overview
- Photographs
- Quote



Key

	Tree		Building		Combined Drains		Unsurveyed Drains
	Shrubs		Water Supply		Foul Drains		Storm Drains
	Bushes		Launch Pit		WC		Excavation
	Boundary		Stop Valve		Exploratory Hole		Area of Concern
			Soak-Away		Bore Hole		

Notes:

Address:

Montrose House, Steyning, BN44 3TW

Following the receipt of your instruction, we attended site to carry out a CCTV survey.

The CCTV survey was undertaken in general accordance with the Manual of Sewer Classification and the WRc Drain Repair Book.

The following presents a summary of the findings with recommendations to repair and/ or return the drains to a serviceable state, where necessary.

Drain Run A: RWP1 Downstream to Unknown

Pipe Diameter: 100mm

Responsibility: Home Owner

Hydraulic Pressure Test: Not Tested

CCTV Survey Result: No structural damage. Unable to pass bend

Recommended Repair:

Cat and genny service search

Cover area in protective sheeting

To excavate and replace existing Rest bend at base of RWP including 1m of adjacent pipework

Carry out further CCTV survey report findings

Bed new pipe, compact, back fill and reinstate block paving

Drain Run B: MH1 Downstream to Beyond Area of Concern

Pipe Diameter: 100mm

Responsibility: Home Owner

Hydraulic Pressure Test: Not Tested

CCTV Survey Result: No structural damage, enters manhole under decking

Recommended Repair:

Trace and locate manhole

Enablers to lift decking

Carry out further CCTV survey and report findings

Water Main Test		Result	Notes
		PASS	No movement found on water meter

Disclaimer

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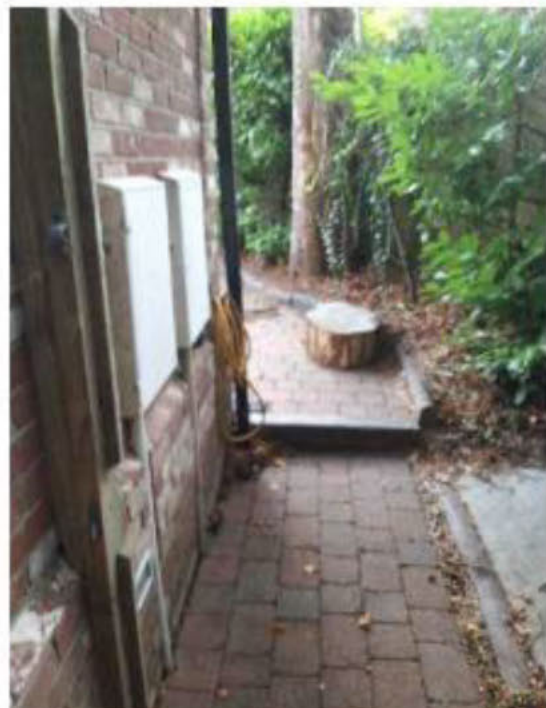
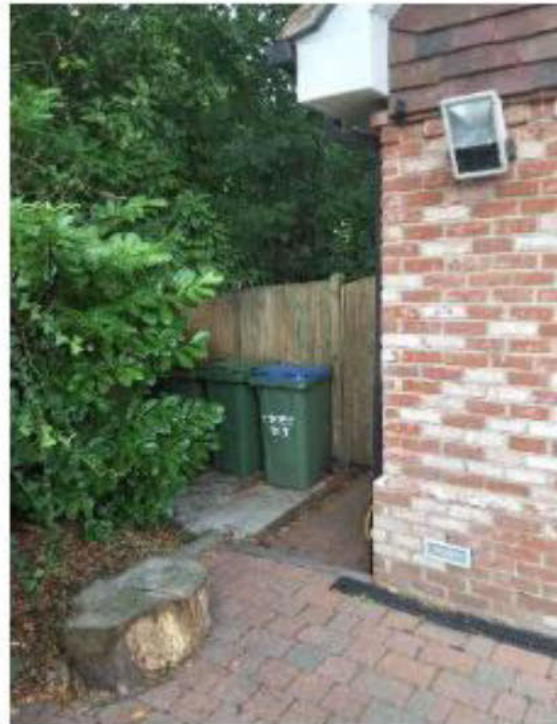
Address:

Montrose House, Steyning, BN44 3TW



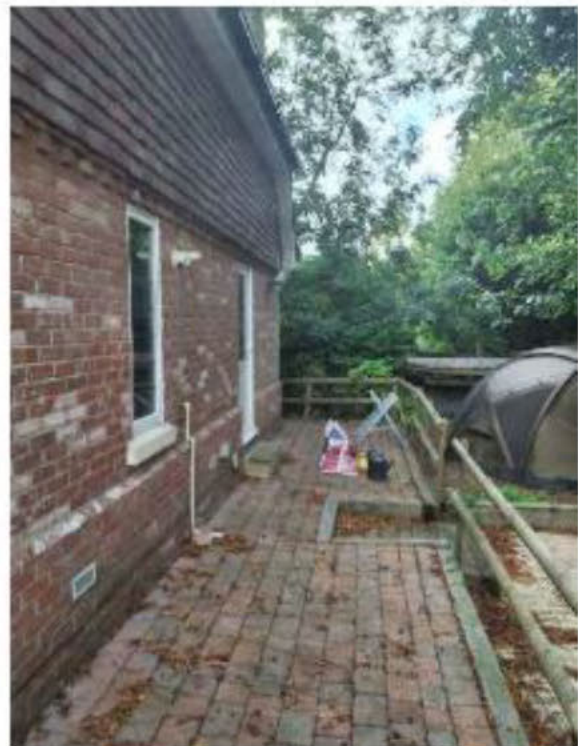
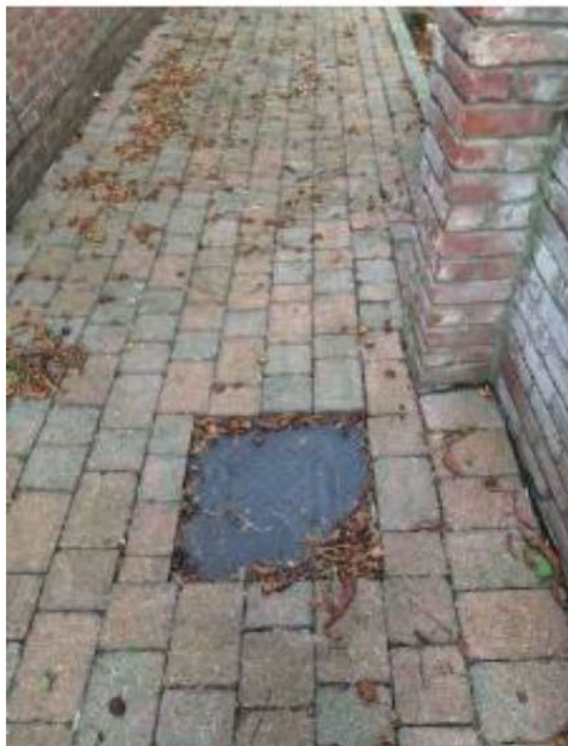
Address:

Montrose House, Steyning, BN44 3TW



Address:

Montrose House, Steyning, BN44 3TW



Address:

Montrose House, Steyning, BN44 3TW

RUN / LOCATION: **Excavation Works**

Repair Item	Description	Unit	Rate (£)	Quantity	Amount (£)
UK1300	Signing & Guarding	nr			
UK9017	C.A.T and Genny - Underground Service Detection	nr			

RUN / LOCATION: **Further Surveys**

Repair Item	Description	Unit	Rate (£)	Quantity	Amount (£)
	CCTV survey of underground drainage & report	nr			

RUN / LOCATION: **Run A**

Repair Item	Description	Unit	Rate (£)	Quantity	Amount (£)
UK0650	Rest-bend. Remove existing and replace with new	nr			
UK1120155	32/40mm waste pipes. Remove existing and replace	m			
UK1120165	32/40mm waste pipes. Shoes / bends.	nr			
UK0605	Excavate & remove isolated length. Replace in new	nr			
UK0880	Short Radius Bend. Remove existing item and replace	nr			
UK1060	Extra over pipework for surrounding drain run in	m			
UK0025	Protection Temporary works to floors, 1000 gauge	m2			
UK8120300	Hardcore Filling to excavations over 250 mm average	m			
UK2050005	Disposal by hand excavated contaminated/saturated	m3			
UK1040	Removal, set aside and reinstatement of block paving	m2			

REPAIR ESTIMATE TOTALS:

Run / Location	Amount (£)
Excavation works	
Further Surveys	
Run A	
Total (Excl VAT)	

Address:

Montrose House, Steyning, BN44 3TW