



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

Policyholder: Mr Paul Jackson & H Atkinson

Subject Property Address:

155 Penistone Road
Kirkburton
HUDDERSFIELD
West Yorkshire
HD8 0RB

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of Direct Line 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: 05/09/2023

Our Ref: 9703490



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 an end terrace house in a residential estate location on a plot that is gently sloping down from back to front. The overall layout is recorded on our site plan.

The property also has a front porch.

DISCOVERY OF DAMAGE

The policyholder and homeowner, Mr Paul Jackson & H Atkinson, first discovered the damage in March 2022.

There was a previous subsidence claim between 2018 and 2020. Trees near the property were felled and the drains were repaired. Repairs to the property were arranged. The Insured has noted further damage in 2022. The Insured contacted Insurers.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main area of damage is to the Internal walls of house and paving, and takes the form of 10mm gaps in paving. 1mm gap between wall and ceiling in hall. 1mm vertical gaps in wall between shower room and kitchen. 2mm cracks under landing window.

This pattern of damage indicates a mechanism of downward movement.

Significance

The level of damage is very slight and is classified as category 1 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings.

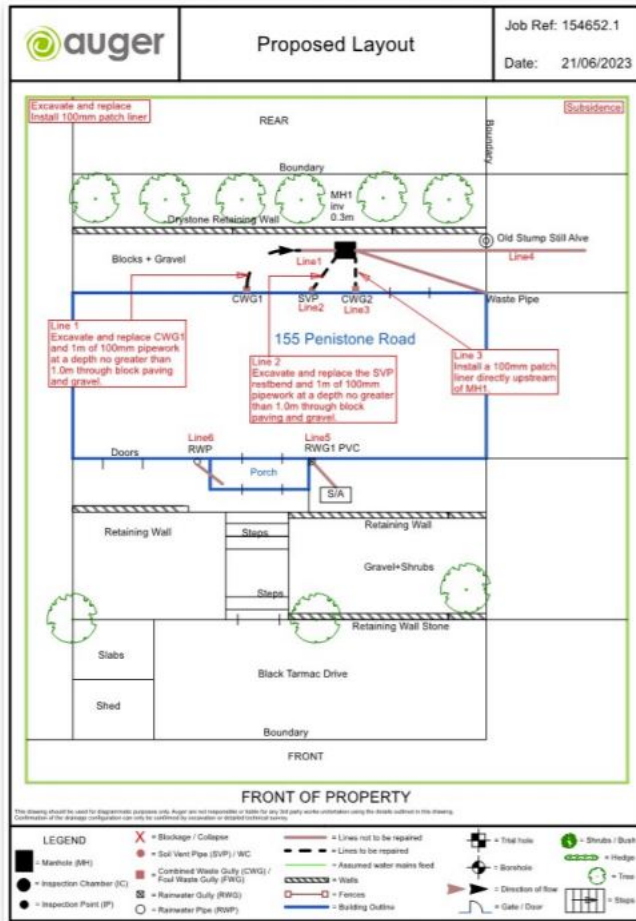
Onset and Progression

Mr Paul Jackson & H Atkinson has advised that damage first commenced in March 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 survey of the drains noted damage to lines 1, 2 and 3 to the rear.



MONITORING

We consider that level monitoring is required. This is to confirm the operation of a clay shrinkage subsidence mechanism. Monitoring thus far shows minor cyclical movement.

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 the adjoining private Third Party is responsible is contributing toward the cause of damage.

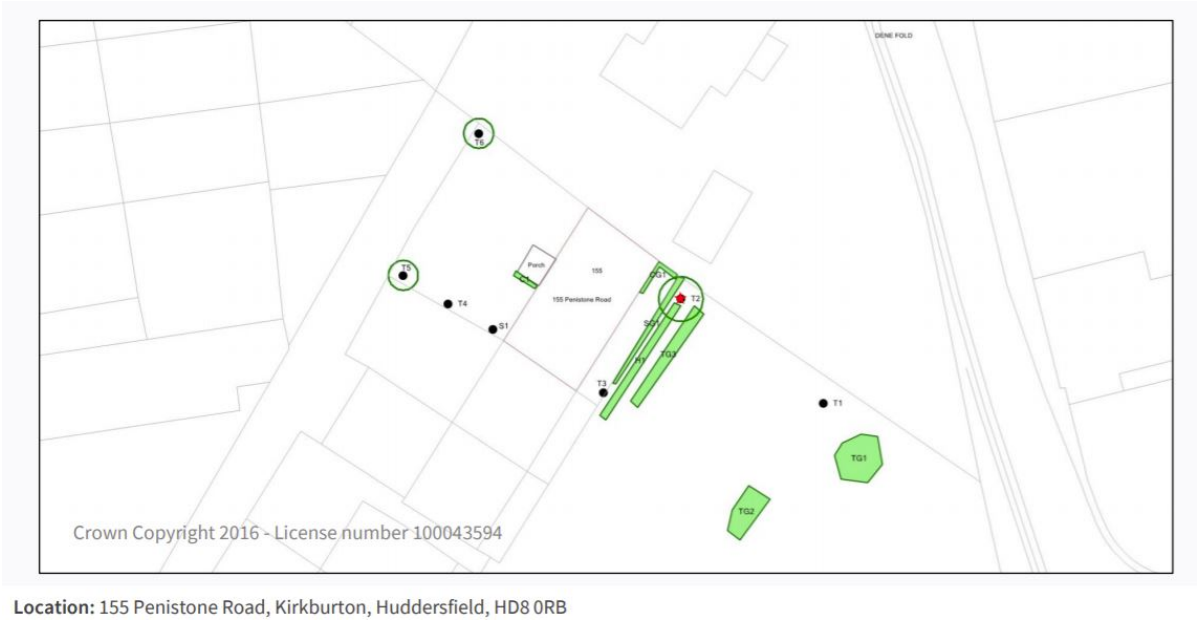
We have received an arborist report from PRI that has recommended the following:

Recommended vegetation management to address the current subsidence:

Tree No:	Species	Works Required	CA	TPO	Ownership
T2	Holly	Fell and eco plug stump.	Yes	No	P3P

STATUTORY CONTROLS

Kirklees Council has confirmed that none of the implicated vegetation is subject to a Tree Preservation Order. There are Conservation Area controls.



Our mitigation team will liaise with the Third Party to fell the Holly.

We will also arrange repairs to the damaged drains at the rear.

Repair

After the tree has been felled and the drains have been repaired, repairs to the property will be arranged. 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.

Roger Lowe BSc (Hons) CEng MICE
Building Consultant

Manni Somal
Claims Technician