Tree Report
Mortgage and Insurance Purposes

For: ▮▮▮▮▮▮▮

Site:
88 Millers Lane
Carisbrooke
Isle of Wight
PO30 1PE

Prepared by:
Wayne Isaacson
Dip Arb L6 (ABC) MICFor MArborA

Date: 21 August 2023

Reference: WIT-23-19-008-rep

WAYNE ISAACSON
TREE CONSULTANCY LTD

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Summary

The property comprises a detached, two storey, house under a slate roof. The main house I estimate to be constructed around 100 years ago, with later extensions.

All my observations were from ground level, without detailed investigations. All 'tree' dimensions should be considered estimated unless otherwise indicated. I measured tree to structure dimensions, using either a 'True-pulse' laser clinometer, or a Bosch laser distance measure. I recorded these to the nearest half a metre.

I have concluded that the risk rating for harm or damage due to tree failure is *Low*. There is no real risk of direct damage to the main house by contact pressure from trees, and no risk of trees causing subsidence to 88 Millers Lane.

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1   INTRODUCTION

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1.2 ███

1.3   **The possible risks are:**

1.   Harm to persons or damage to property by tree failure.

2.   Direct damage to structures, by physical contact pressure, by the tree and roots.

3.   Indirect (subsidence) damage to structures caused by clay soil shrinkage, due to trees depleting soil moisture.

Each of these possibilities are considered in this report.

1.4   **Scope of the report:** The scope of the report is limited to a visual assessment of the tree(s), within normal influencing distance of the main dwelling at the subject property.

1.5   **Qualifications and Experience:** I am a Chartered Arboriculturist with experience and qualifications in arboriculture and have included a summary at Appendix 1.

1.6   **Inspection timeframe:** The timeframe for this report is three years.

1.7   **Documents I have seen:** I have not been provided with any documents in connection with this report.

1.8   **Limitations of the report:**

1.   Only those trees specified in the scope of work were assessed, and assessments were performed within the limitations specified.

2.   The report refers to the condition of the tree(s) and an assessment of the site on the day of the survey.

3.   The survey is of a preliminary nature. The assessment of tree health/condition is based on a visual tree assessment (VTA), carried out from the ground only. No invasive or destructive tests have been undertaken.

4.   Any tree whether it has a visible weakness or not, will fail if the forces applied exceed the strength of a tree or its parts. Trees are dynamic structures and should be subject to regular inspection by a competent person to assess their physiological condition and structural stability.

5. Due to the changing nature of trees and other site circumstances this report, and any recommendations made are limited to a three (3) year period. Any alteration to the subject site or any development could change the current circumstances and may invalidate this report and any recommendations made.

6. I have not taken soil samples for analysis, as this is a preliminary report. Definitive soil characteristics can only be determined precisely by laboratory testing of soil samples.

7. I have not been made aware of any current structural problems with the property, or of any previous insurance claims made in relation to structural movements, defects, or damage.

8. No information relating to the condition of the drains has been made available to me. I have not inspected any drains as I am not qualified to do so.

9. Any legal description or other information given to me by the client, or instructing party, is assumed to be accurate.

10. 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.

11. The effect of trees to neighbouring properties has not been assessed, as this is not part of my instruction.

12. 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 owners/purchasers, mortgage lenders and buildings insurers based on the factual information available.

13. It should be noted that the Arboricultural Association considers requirements by insurers and lenders for arboricultural reports assessing subsidence risk to be unreasonable. Its own Subsidence Risk Assessment Methodology was withdrawn in 2001 when it was discovered that the model could not accurately quantify subsidence risk. The Royal and Sun Alliance (RSA) insurance company similarly withdrew their own risk assessment tool 'TreeRAT' shortly after its launch in 2002. Due to its inherent unpredictability, there is currently no recognised or approved methodology for assessing subsidence risk posed by trees and it is unlikely that an accurate predictive model will ever be produced.

1.9 **Statutory protection:** I accessed the Isle of Wight Council's website on the 21st of August 2023 and found that; the walnut trees is protected by a Tree Preservation Order Ref: TPO/2001/11. As such any works to this tree will require the consent of the Local Planning Authority (LPA). The property also sits within the Carisbrooke

Conservation area No 26, as such certain works to all other trees will require notice to be given to the LPA.

2 SITE VISIT AND OBSERVATIONS

2.1 **Site visits:** I have visited the site on the 21st of August 2023 to carry out my survey.

2.2 **Property description:** The property comprises a detached, two storey, house under a slate roof. The main house I estimate to be constructed around 100 years ago, with later extensions.

2.3 The garden is mainly laid to grass with a number of semi-mature trees.

2.4 The site is located near the main town of Newport on the isle of Wight.

Picture 1: 88 Millers Lane

2.5 **Site plan:** A site SKETCH plan is included at Appendix 3.

2.6 **Site Topography:** The garden to the property is linear and runs along the road direction roughly north south.

2.7 **Method of data collection:** All my observations were from ground level, without detailed investigations. All 'tree' dimensions should be considered estimated unless otherwise indicated. I measured tree to structure dimensions, using either a 'True-pulse' laser clinometer, or a Bosch laser distance measure. I recorded these to the nearest half a metre.

2.8   **Geology and Soils:** The British Geological Survey website map[1], indicates that the underlying soil strata at the property to be; Holywell Nodular Chalk Formation – Chalk. Sedimentary bedrock formed between 100.5 and 89.8 million years ago during the cretaceous period.
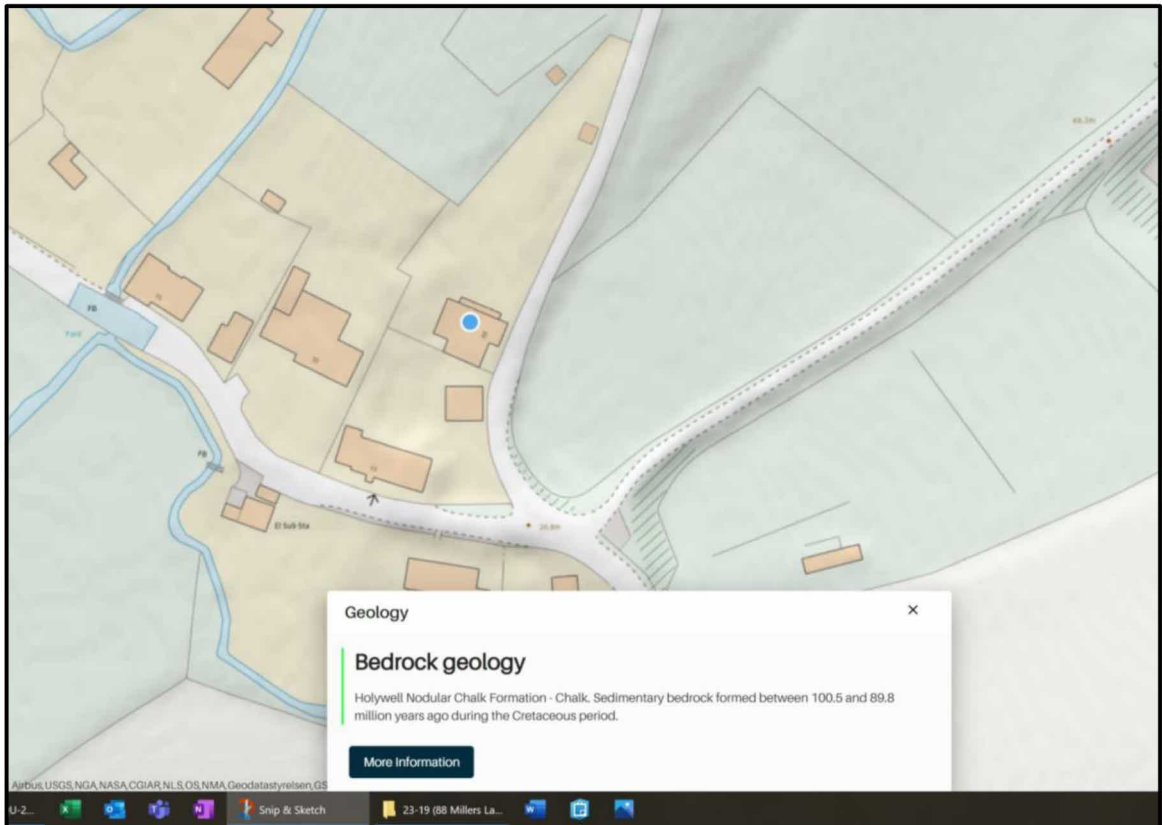
Picture 2: Excerpt from British Geological Survey Map data.

2.9   **Targets:** The targets for this site should a tree failure occur are; the main house; people using the house and garden; and people using the road and surrounding gardens.

2.10   The trees: A schedule of trees is included at Appendix 4.

[1] http://mapapps.bgs.ac.uk/geologyofbritain/home.html

3 MY OPINION

3.1 **Harm to persons or damage to property by tree failure:** I have assessed the trees within the scope of work for condition, and likelihood of failure. My findings are included at Appendix 4. These do not show any trees with an unreasonable risk. The walnut tree T11 has a decay pocket at the base which cannot be fully quantified by visual survey alone. This could be done with specialist equipment such as a micro-drill.

3.2 To allocate a risk rating to this tree (T11) I have used a worst-case-scenario for the likelihood of failure which has resulted in a risk rating of *Low*. This is due to the low likelihood of impact influenced by the *occasional* use of the site and adjacent road. If the occupancy of the site increases then this should be re-assessed, as the likelihood of failure would be more significant in the risk rating calculation.

3.3 So, overall the trees on the site currently have a *low* risk rating for harm or damage due to tree failure.

3.4 **Direct damage to structures, by physical contact pressure, by the tree and roots:** There are no trees in close enough proximity to the main house to cause direct damage from contact pressure. However, trees T11 and T12 could damage the boundary wall in the future.

3.5 **Indirect (subsidence) damage to structures caused by clay soil shrinkage, due to trees depleting soil moisture:**

3.6 Indirect damage, or subsidence, is caused on clay soils when trees deplete soil moisture and the clay soil supporting foundations shrinks and allows a building superstructure to deform.

3.7 I have referred to the British Geological Survey (BGS) maps which show the underlying soil strata to be chalk.

3.8 As the soil on the site is not indicated to have a clay content there is, in my opinion, no risk that these trees could contribute to subsidence damage, should the foundation depths not be adequate.

4 CONCLUSIONS

4.1 **Tree failure:** The risk of harm to persons or damage to property by tree failure is *Low.*

4.2 **Direct damage:** There is no real risk of direct/ pressure damage to the main building, but trees T11 and T12 could cause damage to the boundary wall in the future.

4.3 **Indirect damage:** The BGS survey shows that the property is founded on chalk bedrock, therefore it is my opinion that trees cannot cause or contribute to subsidence damage to this property.

5 RECOMMENDATIONS

5.1 Reinspect the trees within three years or following high winds or storms.
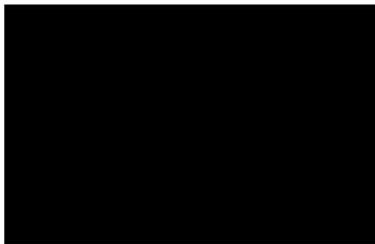
Wayne Isaacson.
Dip Arb L6 (ABC) MICFor MArborA   **Date: 21 August 2023**
Chartered Arboriculturist

Appendix 1:   Qualifications and Experience of Wayne Isaacson

1   **Formal qualifications:** I hold the ABC Level 6 Diploma in Arboriculture, the ABC Level 3 Technicians Certificate in Arboriculture, and the Certificate in Arboriculture of the Royal Forestry Society. I was awarded the Lockhart Garrett trophy in 2016, for arboricultural excellence to the outstanding student.

2   **Practical experience:** After practical training in arboriculture I worked for a local firm as an Arborist. In 1999 I set up my own tree work contracting business and continued developing this for fifteen years until 2014. In 2014 I finished contracting to focus full time on consultancy.

3   **Professional experience:** I have been dealing with tree assessment throughout my arboricultural career, advising clients as part of my contracting business. In 2011, I attended and passed the LANTRA Professional Tree Inspection course, which is the premier tree inspection accreditation scheme in the UK. I was also an external consultant to Hampshire County Council advising on tree safety from 2015 – 2016. In 2017 I passed the International Society of Arboriculture Tree Risk Assessment Qualification.

4   **Continuing professional development**: It is important to keep up to date with new research and legislation. A summary of continuing professional development events that I have attended are listed below.

Date	Event Summary
20/2/23	AARC Training day 'Trees and Subsidence'
8/2/23	AA Webinar 'Trees and the Law' Update
1/2/23	AA webinar 'Managing Trees on development Sites'
7/6/22	AARC Standards and Development Day
23/5/22	ISA TRAQ Update course
16-19/11/21	Bats and Arboriculture Course – Bat Conservation Trust
16/6/21	AA Webinar on Air Pollution
8/6/21	AARC Professional Standards Day
27/5/2021	Professional Tree Inspection Refresher
April 2021	Fungi Symposium Seminar Series
18/2/21	Tree Valuation
28/10/20	Subsidence Refresher Training - Bordon
6/11/19	National Tree Officer Conference: Reading

Date	Event Summary
29/10/19	Micro-Drill Refresher Training
6/7/19	AA: Thinking Arbs Day
20/6/19	CAVAT Training: Tree Valuation
30/4/19	Future proofing Business Through Uncertain Times
16/3/19	A Branch Workshop: Fruit Tree Pruning
9/11/18	ICF: Planning and development in Existing Woodland
6/11/18	National Tree Officers Conference
10-12/9/18	Arboricultural Association 52nd National Amenity Conference
7/7/18	The Hollow Tree – Arboriculture. Veteran Tree Seminar
25/5/18	ICF Conifer Masterclass; Dan Luscombe & Tony Kirkham
13/4/18	ICF & RTPI Seminar: Trees in The Planning Process
30/1/18	Lantra Mortgage Report Writing Course
24-10-17	Technical Updates Tom Smiley and Dr Glyn Percival
21-23/10/17	ISA Tree Risk Assessment Qualification (TRAQ)
8/9/17	TREE RISK: What's the Likelihood of failure
11/7/17	Valuing and managing Veteran Trees
11/5/17	ICF Technology Workshop
27/10/16	Tree Protection and Planning
22/10/16	AA Visual Tree Assessment Workshop
6-7/9/16	Arboricultural Association's 50th National Amenity Conference
1/9/16	Assessment of Tree Forks; Dr Duncan Slater
20/4/16	AA: Subsidence Investigation Workshop (Advanced)
10/3/16	BS5837 Day 2: Managing Trees on Construction Sites
9/3/16	AA BS5837 Day 1: Tree Assessment for Planning Applications
18/11/15	AA Tree Science Day: Fungi in the Life and Death of a Tree
20-23/9/15	Arboricultural Association's 49th National Amenity Conference
17/6/15	'Big Barn' Conference at Barcham Trees Ely
21/10/14	Subsidence Forum Training Day
14-17/9/14	Arboricultural Association's 48th National Amenity Conference
8-11/9/13	Arboricultural Association's 47th National Amenity Conference
16/4/13	Subsidence Investigation Workshop
10/4/13	AA Seminar Pests and Diseases Workshop
22/11/12	Trees in the Townscape Seminar
2-5/9/12	Arboricultural Association's 46th National Amenity Conference

Date	Event Summary
2/5/12	AA Seminar 2012 Tree preservation order regulations
	AA seminar BS 5837 2012
23-24/4/12	The Profession and Business of Consultancy
6-8/9/11	LANTRA Professional Tree Inspection
5/5/11	Mortgage report writing
4/5/11	BS 5837 2005 Workshop

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Appendix 2:   Site photographs

Picture 3: T1 Horse chestnut, looking south.

Picture 4: T11 and T12 beech and walnut, looking south.

Plan of Tree Positions

NOTES:

1. This drawing and the information it contains, may not be used or copied, without the express written permission of Wayne Isaacson Tree Consultancy Ltd © 2023.
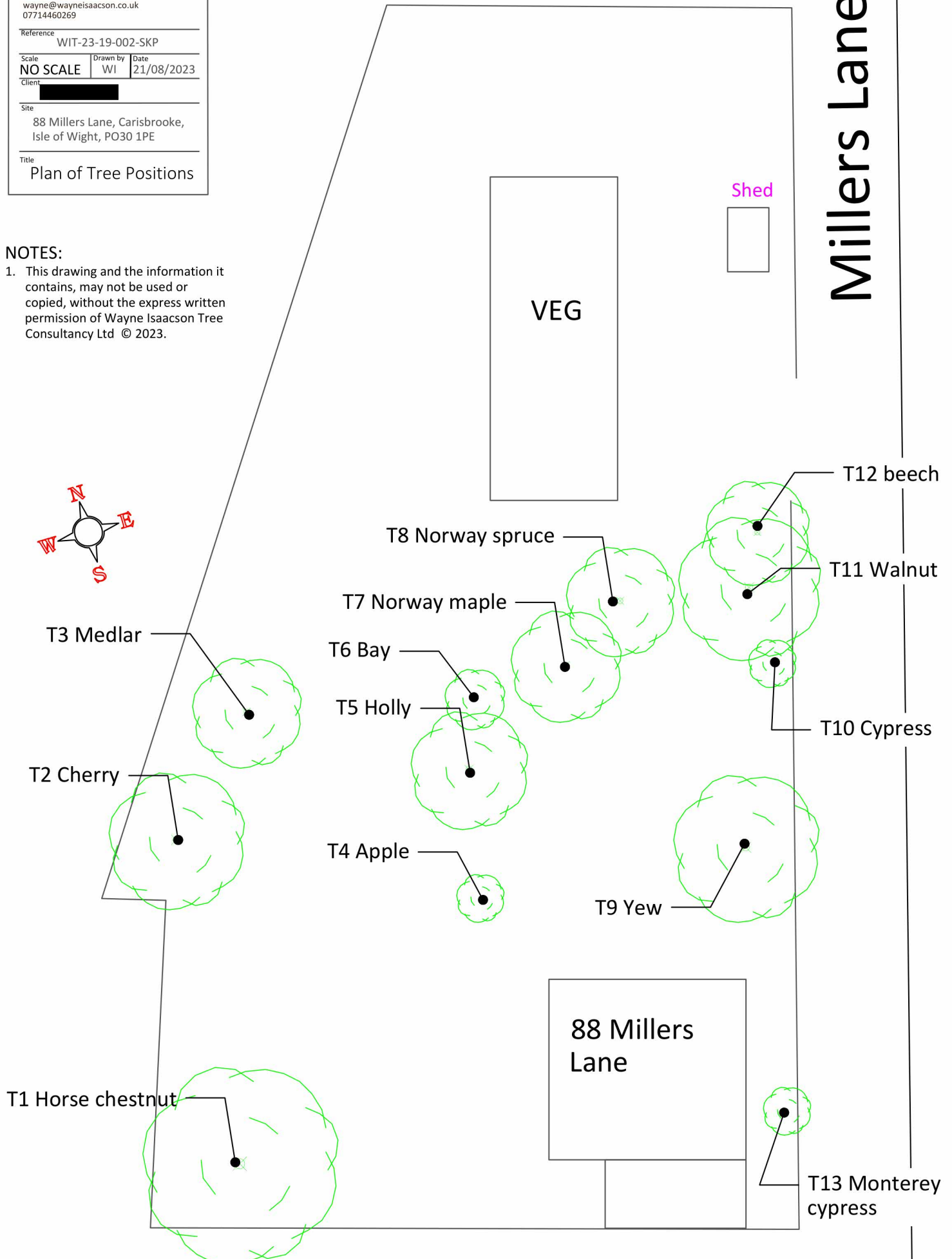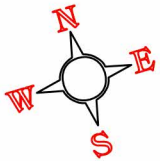
Millers Lane

Shed

VEG

T12 beech

T8 Norway spruce

T11 Walnut

T7 Norway maple

T6 Bay

T10 Cypress

T3 Medlar

T5 Holly

T2 Cherry

T4 Apple

T9 Yew

88 Millers Lane

T1 Horse chestnut

T13 Monterey cypress

TREE SURVEY SCHEDULE: **Mortgage & Insurance Survey**

WAYNE ISAACSON
TREE CONSULTANCY LTD

Survey date	Survey Reference	Client	Site	Address	Post code	Survey Plan Ref	Surveyor
21/08/2023	WIT-23-19-008-sch	▮	88 Millers Lane	Carisbrooke	PO30 1PE	WIT-23-19-002-SKP	Wayne Isaacson
Inspection Timeframe	**Site description**				**Notes**		
3 years	The site is located near the main town of Newport on the isle of Wight. The property comprises a detached, two storey, house under a slate roof. The main house I estimate to be constructed around 100 years ago, with later extensions. The garden is mainly laid to grass with a number of semi-mature trees.						

Tree No	Species	Location/ Distance to structure	Ownership	Height m	Stem dia mm	Radial Crown Spread	Life stage	Condition (P)	Condition (S)	Occupancy rate	Likelihood of Failure	Likelihood of Impact	Consequence	Risk Category	Comments	Recommendations
T1	Horse chestnut (Aesculus hippocastanum)	7m from Conservatory 10m from Main Property	Within the property.	14m	1200 est	4.5m	Mature	Fair	Fair	Constant	Improbable				Low	Canopy looking poor due to horse chestnut leaf miner infestation, and minor deadwood through crown. Bark. scar on lower stem north side with loose bark extending upwards, but no signs of any significant decay.	
T2	Cherry (Prunus sp.)	12m from Conservatory	Within the property.	5m	225 est	4m	Semi-mature	Fair	Good	Occasional	Improbable				Low	Leaves chlorotic - probably due to underlying chalk soil.	
T3	Medlar (Mespilus germanica)	12m from Conservatory	Within the property.	3m	70 est	2.5m	Semi-mature	Fair	Fair	Occasional	Improbable				Low	No significant faults or defects visible.	
T4	Apple (Malus sp.)	5m from Conservatory	Within the property.	5m	80 est	2.5m	Semi-mature	Good	Good	Occasional	Improbable				Low	No significant faults or defects visible.	
T5	Highclere holly (Ilex x altaclarensis)	10m from Main Property	Within the property.	8m	380	4m	Early mature	Fair	Good	Occasional	Improbable				Low	No significant faults or defects visible.	
T6	Bay (Laurus nobilis)	12m from Main Property	Within the property.	8m	10 stems @ 110 est	4m	Semi-mature	Fair	Fair	Occasional	Improbable				Low	Multi stemmed from base; no significant faults or defects visible.	
T7	Norway maple (Acer platanoides)	13.5m from Main Property	Within the property.	9m	400 est	4.5m	Semi-mature	Fair	Fair	Occasional	Improbable				Low	No significant faults or defects visible.	
T8	Norway spruce (Picea abies)	19m from Main Property	Within the property.	12m	350	3.5m	Semi-mature	Good	Good	Occasional	Improbable				Low	No significant faults or defects visible.	
T9	Yew (Taxus baccata)	6.5m from Main Property	Within the property.	9m	450 est	4m	Early mature	Good	Fair	Occasional	Improbable				Low	No significant faults or defects visible.	
T10	Lawson cypress cultivar (Chamaecyparis lawsoniana cv.)	17.5m from Main Property	Within the property.	7m	80 est	1m	Semi-mature	Fair	Fair	Occasional	Improbable				Low	Poor form leaning into adjacent tree; no current safety concern.	
T11	Common walnut (Juglans regia)	20m from Main Property 2.7m from Garden wall	Within the property.	12m	650	8m	Mature	Fair	Fair	Occasional	Probable	Low	Severe		Low	Occasional deadwood in crown to 70mm dia; decay at base accessible from two sides, probably extensive although not possible to quantify from visual assessment only. 'Possible to Probable' likelihood of failure based on information available from visual inspection and more detailed investigation could update this.	
T12	Common beech (Fagus sylvatica)	22m from Main Property 1.5m from Garden wall	Within the property.	12m	450 est	7.5m	Semi-mature	Good	Good	Occasional	Improbable				Low	No significant faults or defects visible.	
T13	Golden Monterey cypress (Cupressus macrocarpa 'Goldcrest')	3m from Main Property 1.2m from Porch	Within the property.	3m	2 stems @ 60 est	1m	Young	Good	Good	Occasional	Improbable				Low	No significant faults or defects visible; growing in raised bed elevated 1.5m above dpc level.	
END																

KEY TO SURVEY SCHEDULE

This key is provided to explain the column headings in the survey schedule. As the key is generic, not all the features listed are included in every survey type but are available on request.

Tree features	
Tree reference number	Each tree or group is allocated a reference number, and a metal tag with this number is attached to the specific tree or in the case of a group one tree within the group.
Species	Each tree should be identified by its scientific name. In some cases, this may not be possible in the field, because the features required for accurate identification may not be present at the time of the survey.
Common Name	As the plans and reports will need to be used by non arboricultural professions, common names are used on the site plans, and are included in the tree schedule and work instructions.
Height	Tree height is estimated and recorded in metres.
Stem diameter	Trunk/stem diameters are measured at 1.5m from the ground and rounded to the nearest 10mm. Where easy measurement is not possible, multi stemmed or densely branched trees for example, and for off-site trees then stem diameter is estimated. For groups and hedges this will be a representative average.
Radial Crown Spread	An estimation is made, to the nearest half metre, to give an average radius of the tree canopy. For groups, this is a value representative of most trees or an average within the group. For hedges the crown radius is an estimate of half the width of the hedge.
Comments	Notable defects or conditions, or points of interest these will be recorded under this heading.
Management Recommendations	Where appropriate, any actions required to manage a tree will be recommended. This may also indicate the reason for works as; Management - to promote a trees health or structural development; Safety - to reduce risk; or Further Investigation - where a decision or recommendation cannot be made with the information available.

Item	Category	Description
Physiological condition (P)	Good	Appears to be healthy and have good vitality.
	Fair	Generally in good health but with visible signs of decline or reduced vitality.
	Poor	Obviously in poor health and significant decline.
	Dead/ Moribund	Dead, or very little live growth.
Structural condition (S)	Good	No significant structural defects.
	Fair	Some visible defects but no significant hazards.
	Poor	Significant defects or dangerous /potentially dangerous condition.
	Hazardous	Requiring urgent or immediate attention to reduce or remove risk.
Age class/ Life stage	Young	Trees less than 20 years old.
	Semi-mature	Trees still having strong apical growth, and or potential for significant increase in size.
	Early-mature	Tree entering a phase of stable growth with less significant size increase. Canopy starting to reduce apical dominance and vigour.
	Mature	Trees of normal life expectancy, reaching or having reached its probable ultimate canopy proportion. Maintaining a consistent, and not deteriorating, size and condition.
	Over mature	Trees beyond maturity, in natural retrenchment or decline, but not qualifying as Veteran or Ancient.
	Veteran	Trees that are of interest culturally, aesthetically or biologically because of age, size or features, such as damage or decay; but not qualifying as ancient.
	Ancient	Has outstanding age for its species. Will also have features consistent with old age such as large girth, decay, and crown retrenchment.

KEY TO SURVEY SCHEDULE	
Other features	
Location	A brief indication of a trees position or location. For subsidence related surveys a distance to a building or structure can be recorded.
Ownership	Who is likely to own the tree(s), e.g. within the subject property or off-site.
SULE Safe Useful Life Expectancy	An estimate of how long a tree will could be safely retained providing a reasonable level of benefit.
CAVAT Value	A value for a tree calculated using the Capital Asset Value for Amenity Trees (CAVAT) quick method.
Target description	A brief note or description of the target used calculate the risk rating.

KEY TO SURVEY SCHEDULE

Risk Assessment

Inspection Timeframe		A timeframe is specified for determining the Likelihood of Failure. The inspection timeframe is the length of time, usually in years, which is used to decide whether a specific failure is likely to occur.
Occupancy Rate	Constant	A target is present at nearly all times, 24hours a day 7 days a week.
	Frequent	The target zone is occupied for a large portion of the day or week.
	Occasional	The target zone is occupied by people or targets infrequently or irregularly.
	Rare	The target zone is not commonly used by people.
Likelihood of Failure	Imminent	Failure has started or is most likely to occur in the near future, even if there is no significant wind or increased load. This is infrequent occurrence for a risk assessor to encounter and may require immediate action to protect people from harm.
	Probable	Failure may be expected under normal weather conditions within the specified time frame.
	Possible	Failure could occur, but is unlikely during normal weather conditions within the specified timeframe.
	Improbable	The tree or branch is not likely to fail during normal weather conditions and may not fail in many severe weather conditions within the specified time frame.
Likelihood of Impact	High	The failed tree or part will most likely impact the target.
	Medium	The failed tree or part is as likely to impact the target as not.
	Low	It is not likely that the failed tree or part will impact the target.
	Very low	The likelihood of the failed tree or part impacting the specified target is remote.
Consequence	Severe	Severe consequences are those that could involve serious personal injury or death, damage to high value property, or disruption of important activities.
	Significant	Significant consequences are those that involve property damage of moderate to high value, considerable disruption, or personal injury.
	Minor	Minor consequences are those that involve low to moderate property damage, small disruptions to traffic or a communication utility, or very minor injury.
	Negligible	Negligible consequences are those that involve low value property damage or disruption that can be replaced or repaired; they do not involve injury.
Risk Rating	Extreme	The extreme category applies in situations on which failure is imminent with a high likelihood of impacting the target, and the consequences of failure are severe. The tree risk assessor should recommend mitigation measures be taken as soon as possible.
	High	High risk situations are those for which consequences are significant and the likelihood is very likely or likely, or consequences are severe and the likelihood is likely. This combination likelihood and consequences indicates that the tree risk assessor should recommend that action should be taken.
	Moderate	Moderate risk situations are those for which consequences are minor and likelihood is very likely or likely, or likelihood is somewhat likely and consequences are significant or severe.
	Low	The low risk category applies when the consequences are negligible, when likelihood is unlikely, or consequences are minor and likelihood is somewhat likely. Mitigation measures may be appropriate for some trees but the priority for action is low. Mitigation may reduce risk or future risk, but the categorised rating is already at its lowest level.

Source of risk assessment: Dunster, Julian A, E. Thomas Smiley, Nelda Matheny, and Sharron Lilly. 2013. Tree Risk Assessment Manual. International Society of Arboriculture

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