

Peabody Trust  
Ealing Gateway  
26-30 Uxbridge Road  
London  
W5 2AU

Surveying Services  
QuestGates Ltd  
Benchmark House  
Folds Point  
Bolton  
BL1 2RZ  
Tel: 01204 869806  
Fax: 01204 869813  
Email: hub@questgates.co.uk

Our Ref: QG1T1228431  
Your Ref:  
Date: 9 May 2023

Dear Tony

**Re: Insurance Claim 21 Mountpark Road**

We refer to all recent correspondence in relation to your claim and note that we have now completed our initial investigations.

We have identified that on this occasion, further action is required to progress your claim. We enclose our Initial Customer Appraisal report detailing our findings and recommendations of steps we will now take.

We trust this updates you to the present position and will continue to update you as matter progress. Should you have any further queries in the meantime, please do not hesitate to contact this office.

Yours sincerely

**Mark Lightbody**  
**QuestGates Ltd**  
**Chartered Loss Adjusters & Claim Specialists**

# Initial Customer Appraisal Report

## DESCRIPTION:

The risk address is a 2.5 storey semi-detached house constructed c1900 which has been converted in to 7 self-contained flats. The property has been extended to the right-hand side comprising a two-storey extension and the roof space has been converted, likely to have been added when the property was converted in to flats.

The walls are of solid brick construction beneath a pitched tiled roof.

The property is in a mature residential area in Mount Park Road, west London and on a site which is generally level.

## HISTORY OF OWNERSHIP

On this occasion the Insured is a Housing Association, and we understand that all 7 flats in the building are let to tenants. The date of purchase is not known but the tenant of flat 3 has lived in his flat since 2010.

The tenant of flat 3 recalls there being some previous repairs to the rear elevation approximately 7 years ago but cannot recall if this work was related to subsidence damage or part of a claim.

## DISCOVERY OF DAMAGE

The tenant of flat 3 advised us that previous repairs were undertaken to cracks to the building about 7 years ago. He advised us that internal cracks started to appear about 2 years ago and that they have been seen to get significantly wider over the last 12 months which prompted him to notify Catalyst Housing of the problem.

## DAMAGE

The principal damage takes the form of vertical and diagonal tapered cracking to the internal walls of flat 3 in the rooms towards the rear right corner of the side extension. The internal cracking appears recent in origin.

Externally, to the rear and right-hand side elevations, we noted multiple vertical and diagonal tapered cracks to the brickwork typically extending above and below window and door openings. There is also evidence of previous repointing repairs in the areas of current damage, indicating that this is a reoccurrence of a previous subsidence problem.

The indicated mechanism of movement is downward towards the rear right corner of the right-hand side two storey extension, towards a group of Conifer trees in an adjacent private third-party garden.

The damage would conform to category 3 – moderate of the BRE Digest – Assessment of damage to low rise buildings.

During our inspection we also noted very severe cracking and vertical distortion to the right-hand side boundary brick wall. The wall is leaning over and resting against the Conifers trees which are preventing the wall from collapse.

## **CAUSE**

We consider the most likely cause of the damage to the rear right corner of the building and flat 3 to be related to root exacerbated clay shrinkage subsidence. We have not been able to inspect the other flats above and below flat 3, but it is likely that these flats have also been affected.

It is also possible that the damage has been caused by subsidence due to the effects of leaking drains. There are numerous drains in the area of damage which should be investigated. Leakage from defective drains may be causing softening and/or erosion of the subsoil resulting in movement of the foundations.

## **NEXT STEPS RECCOMENDATION**

We recommend that a site investigation is undertaken to determine any identifiable cause for current subsidence movement. A site investigation will also assist in identifying any mitigation measures that can be undertaken to stabilise the property.

We would also recommend that a short period of monitoring be undertaken to assist our consideration of the claim and to support possible removal of trees belonging to a third-party.

We will put these investigations into action.