

Optera Structural Solutions

The Barn, Oxburgh, Fosse Way, Stretton on Dunsmore. CV23 9JF
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SOW 9774 Update quote and variation for unforeseen works.

Date

October 6, 2025

Services Performed By:

Optera Structural Solutions
The Barn, Oxburgh, Fosse Way,
Stretton on Dunsmore. CV23 9JF
tel: 02476 553776 fax: 08447 746370

Services Performed For:

Crawford and Company
Cartwright House
Tottle Road,
Nottingham.
NG2 1RT

POLICY HOLDER:	Mr Peter Reed
POLICY HOLDER ADDRESS:	11 Hollins Walk, Reading. BERKS. Rg30 2BU
CLIENT REFERENCE:	1782526
OUR REFERENCE:	9774
ANTICIPATED START DATE:	TBC

PROJECT MANAGER: **Spencer Caizley**

Report

Optera provided a desktop quotation for the stabilisation of a single garage within a block at a housing estate in Tilehurst in Reading. Following insurers approval, Optera carried out a PCM on Friday 2nd October. We met with Mr Reed and examined the garage.

The nature and pattern of damage is such that the risk address garage sits higher than the two adjoining garages, which notably fall down to either side at the rear. This is most notable to the right hand garage, although, the left hand side also doing this to a lesser degree.

We understand from the insured that previous investigations determined the garages to be founded on a sandy soil and that the rain water gully, some three garages from the risk address, was found to be leaking and a valid claim for subsidence was accepted.

In our opinion, the remote nature of the previously leaking rain water goods are such that they are unlikely to have caused subsidence, but that the garage is also higher than the two adjoining garages, points to the fact that this isn't in fact subsidence of the risk address.

Mr Reed advises that he has always petitioned to the fact that his garage is not suffering subsidence, but is in fact being lifted by the mechanical effects of the tree roots from the adjacent tree. This conclusion is further reinforced by the distortions within the risk address garage.

We established a laser prism within the garage which projects a horizontal line around the garage. The front of the garage, remote from the rear, focus of the damage, is in fact, 35mm lower than the rear. To this end, the focus of subsidence damage is in fact higher than anything around it and when measured relative to everything surrounding it, is in fact the highest point.

To that end, it cannot have suffered from subsidence and the fact that the adjacent tree which measures 2.6m from the garage and has roots at surface which seem to measure, >100mm in diameter, confirm this prognosis.



Fig1 shows the distance between the adjacent tree and the garage.

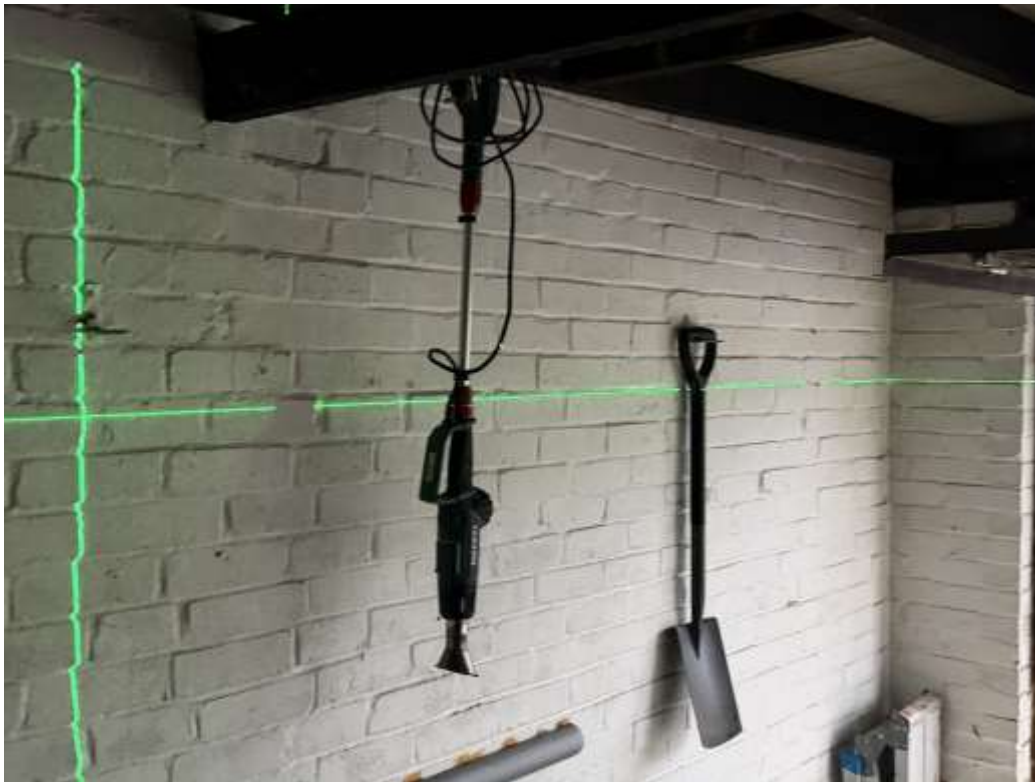


Fig2 shows the RHS of the garage. The left hand side of the picture is towards the rear. The line going down on the brick joint is horizontal and the bricks are actually rising, hence it looks like they are going down on the line.

Recommendations

Our original scheme will have an appreciable benefit, but there is no ideal solution to the problem at hand. The mid terraced nature of the garage means that there will always be some pulling affect from adjoining structures. The proposed piled raft will act to resist the upward pressures applied by tree roots, but these physical and mechanical forces are large and will ultimately overcome the adjacent garages.

The tree in question, to the rear of the garage is TPO protected and the Council have already written to Mr Reed to advise him that any works would require a TPO application. In this case, a root severance application would be necessary. We were not made aware of this at the time of quoting and would be grateful for a copy of the arborists report which Crawfords have.

As part of the works, we will also need to take down and rebuild the masonry at the rear of the garage, forming movement joints within the two adjoining garages, with slip ties to prevent tensile failure of the rear elevation.

Finally, the garage is used for storing the insureds garden tools and other possessions. This will need to be stored away form the site for the duration of the works. We did discuss with Mr Reed, whether he could store this in an adjoining neighbours garage. He was going to discuss this with his neighbour, but we would ask that Crawfords liaise and ensure that the contents and cleared and stored off site.

Insurers may wish to consider the peril under which the claim is considered as this is not subsidence and damage of this nature would typically be dealt with as AD.