



Trees and Subsidence

A Home Insurance Guide

The change in weather patterns and the increase in hot dry summers and comparatively dry winters in recent years has caused us to see an increase in subsidence in buildings.

Subsidence is the downward movement of the ground supporting the building. Damage occurs because the movement is often uneven, causing cracks in walls, floors and ceilings. The main cause of subsidence in the UK is the shrinkage in dry weather of clay soils which expand and contract with changes in their moisture content. The escape of water from leaking or damaged drains below the ground can also cause subsidence.

Subsidence damage to buildings is generally distinctive in appearance, cracks in walls usually having the following features:

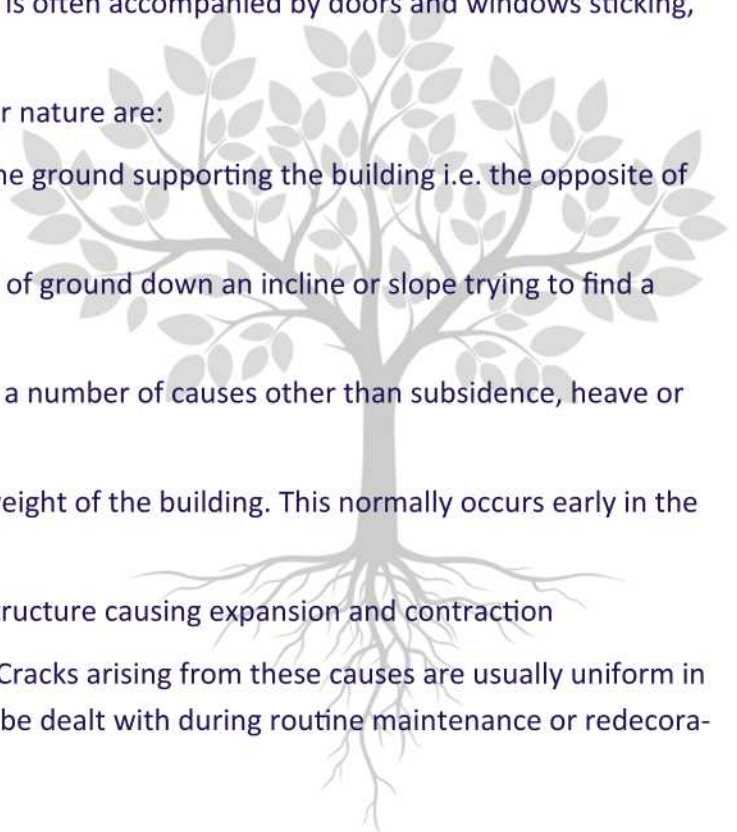
- Apparent from both inside and outside the property
- Tapered
- Extending below the damp proof course This is often accompanied by doors and windows sticking, reflecting the distortion of the building.

Much less common but causing damage of a similar nature are:

- “Heave” which is an upward movement of the ground supporting the building i.e. the opposite of subsidence
- “Landslip” which is the movement of a mass of ground down an incline or slope trying to find a natural level.

All buildings can suffer minor cracking arising from a number of causes other than subsidence, heave or landslip, the most common of which are:

- Consolidation settlement of soil due to the weight of the building. This normally occurs early in the life of a building
- Temperature changes of the building superstructure causing expansion and contraction
- Drying and shrinkage of building materials 2 Cracks arising from these causes are usually uniform in width and narrow (hairline to 3mm) and can be dealt with during routine maintenance or redecoration.



Common Causes

Research has shown that the majority of subsidence problems involve trees to some degree. Trees more likely to cause problems than others have fine root structures longer than other species, such as poplars, willows, elms and oaks.

The results of recent survey showed that the trees most often involved in 3 subsidence incidents were Oak, Willow, Sycamore, Ash, Plane and Poplar.

What can you do?

A few simple actions can be taken to protect your property and prevent long-term problems if you live in a clay soil area:

- Do not plant trees or large shrubs close to the house, garage or outbuildings.
- If trees have been planted within the safe distance from your property after the house was built, it is recommended that they are moved.
- Trees which are older than the structure but within the safe distance can be managed – that is to say a programme of pollarding or crown thinning carried out to control the amount of foliage produced, which will in turn reduce the amount of water it requires.
- Trees which are older than the structure should not be removed as this could cause uplift of the ground and heave
- Never remove or in any way alter a tree on which there is a preservation order, without the appropriate consent.
- If in doubt obtain specialist advice from a tree surgeon or similar professional. (Initially the cost involved will normally have to be borne by the policyholder and will only be reimbursed by the insurer if a claim is met.)
- The tree may be within a neighbouring garden or in the street. If you are worried about the potential subsidence problems that a neighbour's tree could cause, discuss it amicably and try to persuade him or her to take an appropriate action. Only if your neighbour is uncooperative, or the tree is the property of the local authority, write a letter expressing your concern and keep a copy for future reference.



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