

## Subsidence – spot the signs



## With a few tips and tricks, you can stop that sinking feeling

Understanding early signs is key to prevent and deal with subsidence issues. When it comes to subsidence, making small changes really can make a big difference – and the sooner the better. Learn how to prevent subsidence and spot the signs with just a few useful tips.



### What's subsidence?

Subsidence is the downward movement of the ground beneath a building. Clay shrinkage and soil erosion are 2 of the biggest causes in the UK. Heatwaves and higher temperatures make homes more susceptible to the risk of subsidence.

#### What can cause it?

- Clay soil shrinking following long spells of dry weather.
- Trees and other vegetation taking moisture from the soil causing it to shrink.
- Leaking drains, which wash away the subsoil below your foundations.
- Mining activity.



### Prevention at the forefront



#### Stay hydrated

If your home's foundations are built on clay soil, make sure you hydrate the area around your home to stop shrinkage and cracking.

#### Make the most of drainage

Go for porous materials, like gravel or grass, instead of concrete or tarmac – they help water drain through naturally.





#### Keep an eye out for leaks

If you're in a sandy area, check water pipes and drainage systems regularly for leaking water which can wash away or soften soil – this is especially important for older houses where tree roots may have grown through clay pipes.



Prune trees and large shrubs to prevent soil from drying out – get this done by professionals if you need to.

# Spotting the signs of subsidence?

- Large diagonal cracks at the edges of windows and doors - usually wider at the top than the bottom.
- Doors and windows, stick for no reason or close easily in winter but not in the summer.
- Tearing wallpaper with no signs of damp.
- Sinking foundations or sloping floors.
- Sinking or dips in pathway or driveway.

## What's **not** a sign of subsidence?

- Tilting large trees outside the home.
- Bulging floorboards.
- Damp patches appearing. •
- Signs of mould.
- Musty odour.

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria General Insurance Group of companies. Liverpool Victoria Insurance Company Limited, registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965. Registered address: 57 Ladymead, Guildford, Surrey, GU1 1DB. Tel. 0330 1239970.