

Tree Planters Warned Of Subsidence Risk

Now that spring has firmly arrived, one personal finance provider is warning gardeners to think carefully before making major changes in the garden near to their house.

April 29, 2008 (FPRC) -- Sainsbury's Finance estimates that just shy of ten million people will plant trees on their property this year, increasing the risk of damaging their home as a result. In the long term, trees with extensive root systems can upset soil structure and damage foundations, posing a risk of subsidence.

Those undertaking major alterations to their gardens, such as landscaping or buying significant amounts of vegetation, might like to consider taking out a personal loan to cover initial costs. However, those ill-advisedly placing large trees near to their house might later discover they need a much more significant secured loan to address damage caused by invasive root systems.

Sainsbury's states that the impetus to plant more trees is to be applauded, with home insurance manager Neil Laird remarking: "It's great news that so many of us are good-intentioned when it comes to planting trees, but it's important that we don't put our properties at unnecessary risk of subsidence. Our advice is to do your homework before putting spade to soil, seek some advice from your local garden centre." He added that aside from helping to address climate change, planting trees appropriately can also help to add value to a property - perhaps further supporting the case for taking out a fast loan to make initial purchases.

However, the type of tree selected should be considered carefully - a small holly, laurel or magnolia tree is unlikely to cause damage even if planted around five metres from a house. In contrast a willow - the tree 1.1 million people intend to buy, according to Sainsbury's - should always be planted at least 18 metres away from a property to avoid the risk of subsidence. Sainsbury's also offered a number of further hints and tips for those keen to avoid taking out a large loan to repair damage caused by such movement. These included checking for mining activity before purchasing a home, surveying drainage around a property to ensure it is suitable to maintain good foundation conditions and ensuring trees and shrubs are regularly pruned to restrict the spread of roots required to support them.

Those who discover that the drainage system around their home is in need of improvement might also find that a secured loan provides the immediate capital to fund the project, with costs then repaid over a pre-arranged period of time and at a set rate of interest, allowing them to calculate accurately how much the work will cost them.

Meanwhile, the Royal Institution of Chartered Surveyors (Rics) states that the giveaway signs of subsidence already in progress include new or expanding cracks in plasterwork or external brickwork, sticking doors and windows or wallpaper that starts to ripple without damp being present. Rics also took the opportunity earlier this year to warn people against ignoring damage that has occurred to their homes. Publishing warnings following an earthquake at the beginning of March, the institution stated that homeowners should move quickly to organise repairs if they hoped to negate further costs due to damage.

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