

# 2m homes at risk from subsidence because of the drought

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TWO million London homes could be hit by subsidence if the winter drought is followed by a hot, dry summer.

The area within the M25 is particularly vulnerable because virtually all its houses are on clay, which can dry out and contract.

This damages the foundations, opening unsightly cracks in walls. In the worst cases, homes can need expensive underpinning.

Insurers fear a huge wave of claims later this year following 18 months of below-average rainfall. They have drawn up a list of areas and postcodes most at risk.

London's worst subsidence hot-spots are South Norwood (SE25) Upper Norwood (SE19), Forest Hill (SE23), Mottingham (SE9), Eltham (SE9) and Camberwell (SE5), according to the report by More Th>n.

Insurance experts fear a repeat of 2003 when the long, hot summer dried clay soils and left tens of thousands of homes needing major repairs. In that year, subsidence claims rose from 32,000 to 54,100, with the cost doubling from £183 million to £390 million.

More Th>n warned in its report that 40 per cent of homes within the M25 are classified as being at risk of subsidence.

## Postcodes at risk

East: EC1-4; E8; E18  
 North: N2-8; N10-13; N15-17; N19-22; NW1-11  
 South: SE3-8; SE10; SE12-15; SE17; SE18-27; SW2-4; SW7; SW12; SW16; SW18; SW19  
 West: W8-14  
 Greater London: BR2, BR3; EN4, EN5, EN9; HA3, HA5-9; IG9, IG10; KT3, KT5, KT19, KT24; RM4; SM1-3

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