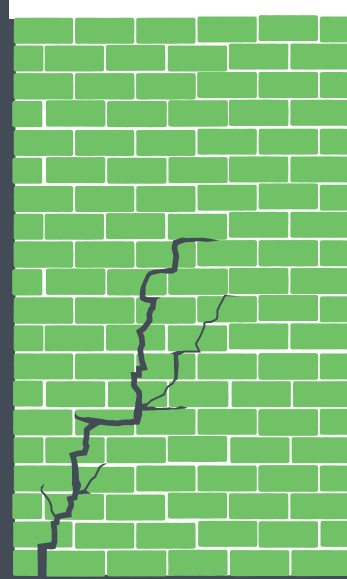


A clear, impartial guide to...

# Subsidence

Cause | Foundation | Insurance



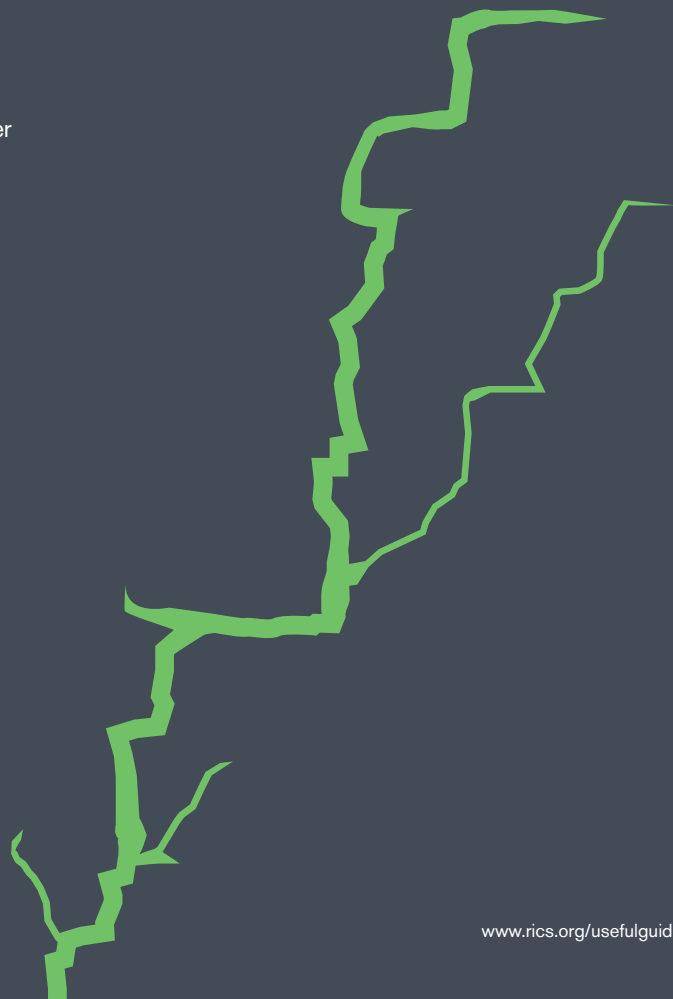
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## What is subsidence and how is it caused?

### Subsidence usually happens where:

- Previous mining activity has taken place
- Some houses are built on clay soils, and either the water table drops due to a long, dry spell or water is sucked out of the soil
- By trees and bushes. As the clay contracts it pulls the foundations, triggering deflection which may cause structural damage to buildings. Different types of clay shrink and swell at different rates
- Water leaks into the soil from, for example, a broken drainpipe and washes soil away from the foundations. This happens to soils with a high sand or gravel content usually, or sometimes in chalk.



## How can I tell if my house is subsiding?

### **There could be movement in the ground beneath your home if you find:**

- New or expanding cracks in plasterwork
- New or expanding cracks in outside brickwork
- Doors or windows sticking for no particular reason
- Rippling wallpaper that isn't caused by damp.

If you spot any of these problems and can't find a reason for them, get specialist help as soon as possible. If it is subsidence, the sooner it is diagnosed the better.

It's important to remember that subsidence can usually be rectified. Check that your buildings insurance covers subsidence. Most insurers will aim to be as helpful as possible in dealing with any claim. They will recommend specialist advice.

A chartered surveyor will be able to work out whether or not there is subsidence and what the likely cause is. You may also need specialist geological and drain surveys. Moving soil can sometimes crack drains or water mains.

## How long will it take to rectify?

### **Establishing whether or not there is a problem can take a long time.**

There is rarely any cause for real concern unless cracks appear suddenly and are more than 3mm wide.

In most cases the first signs of a problem are visible cracks in a particular area of the house and these may need to be measured and monitored, perhaps for as long as 12 months. Solving subsidence can be a lengthy process which can take up to two years.

## How to fix it?

### **Underpinning**

Underpinning the foundations usually prevents further movement. It's a lengthy, costly and disruptive procedure that can cost anywhere between £5,000 and £50,000 or more. It is estimated that less than 10% of properties suffering from subsidence need underpinning and the Institution of Structural Engineers recommends it is only used as a last resort.

### **Tree roots**

Consumer champion Which? estimates that about 70% of all subsidence cases are due to tree roots sucking moisture out of the soil. Where this is the case, trees may be removed. It may be a quick and easy way to solve the problem.

More importantly, instead of solving the problem, removing a tree may add to it but this is usually very rare. Your chartered surveyor will be able to put you in touch with someone who can advise you on whether or not a tree should be removed or simply pruned to reduce the amount of moisture it takes out of the soil.

### **Pipework**

Where the soil beneath the property is being washed away because of leaking drains or water mains, a less intrusive remedy might be possible. In most cases, repairs to leaky pipework will be enough to stabilise the property without underpinning.

## Who pays?

### **Check whether your insurance policy covers the cost of investigation and repair.**

If the loss adjuster/insurance company considers this reasonable, you will get your costs back.

A policy excess will probably be specified in your insurance documents, in which case you will need to pay up to that amount before the costs are covered by insurance. Your chartered surveyor will deal with your insurance company and help with any claim you need to make. They can also help design and arrange for any work needed to fix the problem.

## Free RICS guides



RICS have a range of free guides available for the property issues listed below.

- Buying a home
- Selling your home
- Property surveys
- Extending your home
- Subsidence
- Boundary disputes
- Party walls
- Right to light
- Compulsory purchase
- Letting a property
- Renting a property
- Flooding
- Property auctions
- Buying and selling art and antiques at auction

To order your free copies, visit [www.rics.org/usefulguides](http://www.rics.org/usefulguides)

alternatively email [contactrics@rics.org](mailto:contactrics@rics.org)

or call the RICS Contact Centre **0870 333 1600**

## For more information

We hope this guide is useful to you. If you'd like to know more about subsidence, or how RICS can help, please contact us.

Visit our website [www.rics.org/subsidence](http://www.rics.org/subsidence)

alternatively email [contactrics@rics.org](mailto:contactrics@rics.org)

or call the RICS Contact Centre **0870 333 1600**

## Consumer helplines

RICS offers telephone helplines giving you 30 minutes free advice on:

- Boundary disputes
- Party walls
- Compulsory purchase

Just call **0870 333 1600** and you will be put in touch with an RICS member local to you, willing to provide a free 30 minute initial consultation. Lines are open 0830 - 1730 (GMT), Monday to Friday.

## Find an RICS member

If you want to find independent, impartial advice from a qualified professional with good local knowledge, contact us.

Look out for firms that are 'Regulated by RICS'. Estate agents and surveying firms that are regulated by RICS will be easier to spot as they will be using 'Regulated by RICS' on their stationery and advertising material.

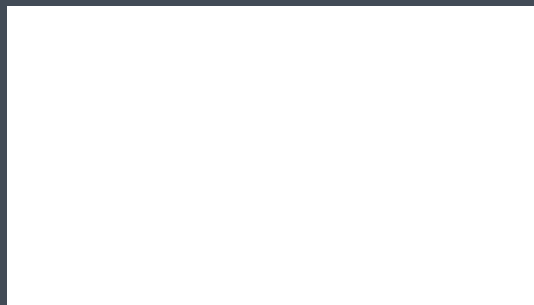
To find a chartered surveyor in your area visit [www.ricsfirms.com](http://www.ricsfirms.com)

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RICS (Royal Institution of Chartered Surveyors) is the leading organisation of its kind in the world for professionals in property, land, construction and related environmental issues. As part of our role we help to set, maintain and regulate standards – as well as providing impartial advice to Governments and policymakers. RICS has 140,000 members who operate out of 146 countries, supported by an extensive network of regional offices located in every continent around the world. To ensure that our members are able to provide the quality of advice and level of integrity required by the market, RICS qualifications are only awarded to individuals who meet the most rigorous requirements for both education and experience and who are prepared to maintain high standards in the public interest. With this in mind it's perhaps not surprising that the letters RICS represent the mark of property professionalism worldwide.

## Your local RICS member



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