

# Subsistence living

Slow payment from insurers and a skills shortage are ruffling feathers in the underpinning sector, reports Jon Young.

**M**ost of Britain's underpinning companies get a lot of their work from householders making insurance claims for subsidence. Claims rocketed following the dry summer of 2003.

But getting payment from insurers can be a significant challenge, underpinning contractors report.

Insurance firms usually employ a loss adjuster to assess claims. The loss adjuster then acts as a middle man, carrying out all dealings with the contractor, says Withers Group director

Robert Withers. Claims – and payment – can be a drawn out process, he says.

"The situation is notorious amongst the industry and has got considerably worse over the past year," says Withers.

Processing insurance claims can typically take as long as 120 days. In the worst cases, the contractor simply doesn't get paid, says Withers.

"A bottleneck in the process has formed as the loss adjusters come under increasing strain," he says.

There is a serious shortage of loss adjusters, who are

overwhelmed by the claims from 2003.

Outside the insurance sector the industry has seen a boom in the demand for basements, especially in London, where house prices are driving Joe Public into a make-do-and-mend state of mind.

But the industry expects to see a levelling out and possible decline in demand for its services as the claims for 2003 subsidence draw to a close.

The next boom period is most likely to hit when the wider industry will be on its knees in 2009 due to the 2012 Olympics,

predicts Withers.

Larger contractors will be pulled from the market to work on the major stadia and accompanying infrastructure.

This will trigger further price rises, says Withers.

The situation may be exacerbated if this summer turns out to be as dry as weathermen predict.

A dry summer results in subsidence claims three to four years later, hence the claims from 2003 occupying the industry this year.

This puts claims from a dry summer this year right into the hands of the struggling industry of 2009.

However, this year's scenario won't be fully understood until September, explains Withers.

The industry is already reporting skills shortages when it comes to foremen and gangers and Withers believes things can only get worse.



## Swimming in it

Double-height underpinning is helping the wealthier members of society to spend their supersized pay packets.

Basement expert the London Basement Company has found a demand for swimming pools under houses.

The owner of a semi-detached property in North London decided he liked the idea of going for a swim in his cellar, but he didn't have a pool or a cellar.

Only a third of the 150m<sup>2</sup> footprint of the property was suspended timber; the rest was sat on a slab.

To create enough space for a swimming pool, a basement had to be constructed under the entire footprint of the property.

Traditional underpinning was used throughout the site. Objections from the adjoining owner meant the contractor could not use reinforced foundations, so the project was carried out in mass concrete, says London Basement Company

design director Michael Wiseman.

"Given that our overall dig approached 5.5m adjacent to the party wall, this was underpinned in two stages," says Wiseman.

Excavated soil was transferred by a conveyor to a skip. Spoil was then removed from the skip by a grab loader.

All the perimeter walls and new floor were waterproofed using a special cavity drainage membrane that allows ground moisture to drain freely behind it and collect in a sump behind the new floor – it is then pumped into the existing drainage system.

The finished ceiling height of the completed structure was 2.6m rising to 2.8m over the pool area.

The client lived in the property while the entire project took place. It was completed earlier this year in just over 10 weeks.

MMP Design assisted in the design and development of the techniques used for the rare project.



**Lateral thinking and £35,000 turned a subsidence problem into a new basement.**

## Extended crisis

A south London homeowner has gained a spacious basement after applying a bit of lateral thinking to a massive subsidence problem.

An architect who received £150,000 from insurers to repair the subsidence damage to his Blackheath home saw the potential disaster as an opportunity to extend his house.

High property prices in the area made him confident the additional £35,000 needed for the underpinning would be reflected in the rise in its value.

Underpinning expert Withers Group came up with a solution that gave the client an en suite bath and shower room, a remodelled staircase area, fitted kitchen and an external light well that provides natural daylight. There is also enough space for an external dining area in part of the garden.

Last September, Withers finished the contract details and began installing 3m deep traditional underpinning to rectify the subsidence damage, says director Robert Withers.

"This allowed us to construct the 40m<sup>2</sup> basement underneath the entire property," he adds.

Lateral restraints were put in place between cross walls while the underpinning was installed.

"These contractor designed steel temporary structures were segmentally removed as the work progressed," says Withers.

A reinforced floor slab was placed at basement level on which an insulated screed was cast.

The whole basement, including the light well, has been

waterproofed using a membrane system.

Drainage and foul water is pumped from basement to street level using two pumps in tandem together, with a back-up pump in case of failure.

These pumps automatically work on a build-up of pressure. The ground floor drainage works conventionally.

The contract which lasted 37 weeks, including the fit-out is nearing completion.