

by Zoe Brennan

Take action if subsidence affects your home, or else you are sunk

Hot weather and hosepipe bans are not only hard on gardens, they could cause your home to crack up. With cases of subsidence soaring, what should you do if the ground under your house starts moving?

What is subsidence?

Subsidence occurs when the subsoil beneath a building becomes drier, which causes shrinkage that leads to movement. It is most commonly caused by a nearby tree sucking water out of the ground. In Britain, trees are responsible for nearly three-quarters of subsidence cases. The number of incidents in the UK caused by climate change is rising dramatically, particularly in the southeast. The clay soil in this area of the country makes it very susceptible to changing water levels. A leaking drain under a property, changing water tables or any change in underground water systems, perhaps the result of nearby building or tunnelling work, can cause subsidence. In every house, however, some movement — a few millimetres — is normal.

What are the signs?

Cracks in walls usually flag up a subsidence problem. Look for buckling or ripped wallpaper that isn't caused by damp — particularly in corners; doors or windows that begin to stick for no apparent reason; and cracks in brick or plaster that are more than 3mm wide. Diagonal cracks, wider at the top than the bottom on either interior or exterior

walls, are also a telltale sign — as are extensions and bay windows moving away from the main building. Sometimes cracks respond to changes in the weather, opening and closing as the ground expands and contracts. Not all cracks signify subsidence — they can also be caused by shoddy building work, for example.

What action should I take?

Call your insurer before doing any patch-up work or calling in builders. Act quickly as subsidence is easiest

ON CALL

- Arboricultural Association (for qualified tree surgeons in your area), 01794 368 717, www.trees.org.uk
- Assessing Direct, 020 7625 2500, www.assessingdirect.co.uk
- Association of Specialist Underpinning Contractors (to find a firm of experts in this field), 01252 739 143, www.asuc.org.uk
- Direct Line (for a useful booklet, Cracking the Problem of Subsidence), 01473 320 407, www.directline.co.uk
- Morgan Clark, 08000 975 156, www.morganclark.co.uk
- Royal Institution of Chartered Surveyors (for surveyors who can diagnose subsidence), 0870 333 1600, www.rics.org
- Subsidence Claims Advisory Bureau, 01424 733 727, www.subsidencebureau.com

so ask questions and find out exactly what the plan and expected outcome is. Pressure grouting — the use of liquid cement to consolidate the ground beneath the property — is sometimes easier than underpinning. In certain situations, underpinning is not enough and steel piles are also needed. If movement has stopped, special steel rods can be used to pull the house back together.

Is there another option?

Yes, do nothing. Unless serious structural damage is occurring, in some cases it is best to adopt a wait-and-see policy, particularly for old houses that have been moving for years. Underpinning is traumatic for both buildings and their owners, so it may be best to live with the cracks in a period home. It may be possible to reduce movement by dealing with leaking underground pipes and hiring a qualified tree surgeon to pollard and root-prune trees.

What else should I know?

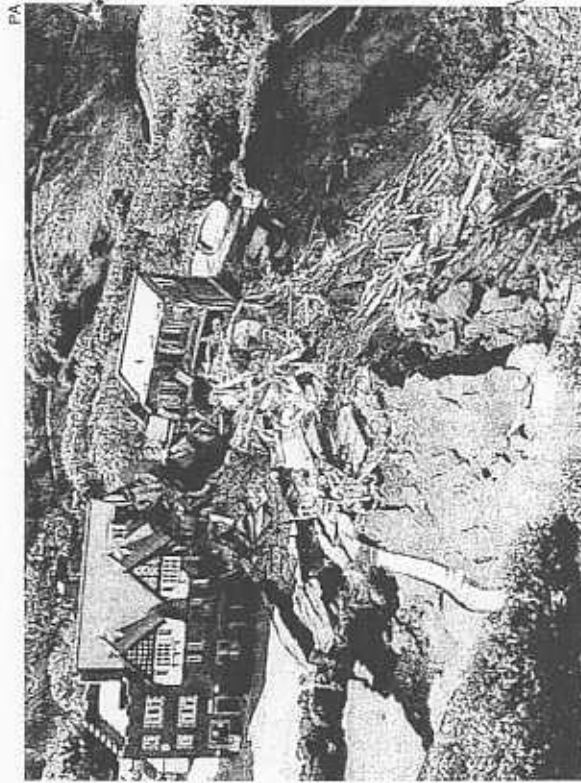
Diagnosing subsidence is a lengthy process — it can involve more than a year of monitoring and testing. Accept it takes time and develop a good relationship with the engineers,

or there has been in the past, get your lawyer to verify that the property has a complete history of insurance cover. Check to see if any of the neighbours have reported subsidence. If they have, the chances are your property will be affected, too. Often it is best to walk away from buying a house affected by subsidence.

Underpinning is lengthy, difficult and messy: it can take anywhere from three to nine months and you may have to move out of your home for at least part of the time. The average insurance claim for rectifying subsidence is £8,000-£20,000.

Once you have had subsidence, it can be hard to get buildings insurance from another company. You are likely to have to pay an excess of about £1,000 on most policies. The Subsidence Claims Advisory Bureau specialises in finding insurers willing to take on properties declined for conventional cover. It reports a 25% rise in inquiries over the past 12 months. Such insurance usually costs more than the policies available from high-street firms, but is the answer if you can't get cover, which in turn means you can't sell your home.

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If underpinning is traumatic for buildings, subsidence can be even more so