RICS®

A clear, impartial guide to

Subsidence

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What is subsidence and how is it caused?

Subsidence usually happens where:

- some houses are built on clay soil, 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 shrinks 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 soil with a high sand or gravel content usually, or sometimes in chalk
- previous mining activity has taken place.

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
- ripping 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.

An RICS member 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?

Tree roots

Consumer organisation 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. An RICS member 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.

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.

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 has a range of free guides available for the property issues listed here.

Development issues

Compulsory purchase

Home extensions

Home hazards

Dilapidations

Flooding

Japanese knotweed

Subsidence

Neighbour issues

Boundary disputes

Party walls

Right to light

Residential

Buying a home

Buying and selling art and antiques at auction

Home surveys

Letting a property

Property auctions

Renting a property

Selling a home

Further 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

rics.org/consumerguides

alternatively email

contactrics@rics.org or call the RICS Contact Centre **02476 868 555**

Consumer helplines

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

- Boundary disputes
- Party walls
- Compulsory purchase.

Just call **02476 868 555** 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 a Surveyor

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

Look out for firms that are 'Regulated by RICS'. Estate agents and surveying firms that are regulated by RICS are easy to spot as they use 'Regulated by RICS' on their stationery and promotional material.

To find an RICS firm in your area visit

www.ricsfirms.com

alternatively email

contactrics@rics.org or call the RICS Contact Centre **02476 868 555**

Subsidence repair in just one day

Geobear, formerly Uretek, is the world leading supplier of ground injection technology.

We can put material directly underneath your property to stop subsidence. This takes one day and you can stay in your home – with us there is no digging required, the alternative is piling or underpinning which takes months.

Visit our website or give Geobear a call today.

www.geobear.co.uk

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Confidence through professional standards

RICS promotes and enforces the highest professional qualifications and standards in the valuation, development and management of land, real estate, construction and infrastructure. Our name promises the consistent delivery of standards – bringing confidence to markets and effecting positive change in the built and natural environments.

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