



A clear, impartial guide to

Subsidence



Contents

What is subsidence and how is it caused?	3
How can I tell if my house is subsiding?.....	3
How long will it take to rectify?.....	4
How to fix it?.....	5
Who pays?.....	5
Free RICS guides.....	6
Further information.....	7
Find a Surveyor	7

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](https://www.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**



Advanced subsidence repair system

Uretek is the UK's leading subsidence repair contractor. We are a national company delivering fast solutions to subsidence problems without any construction or excavation work.

This is the modern alternative to underpinning which cures subsidence in just one day.

We drill small holes and inject material directly into the problem areas, the material expands to fill voids and compact the soil under property to stabilise the ground.

It's fast and convenient, call us today or visit our website to find out more.



Quote 'RICS offer' to receive a 5% discounted rate on any work*

*Can not be used in conjunction with any other offer

0800 084 3503
www.uretek.co.uk



Confidence through professional standards

RICS promotes and enforces the highest professional qualifications and standards in the development and management of land, real estate, construction and infrastructure. Our name promises the consistent delivery of standards – bringing confidence to the markets we serve.

We accredit 125,000 professionals and any individual or firm registered with RICS is subject to our quality assurance. Their expertise covers property, asset valuation and real estate management; the costing and leadership of construction projects; the development of infrastructure; and the management of natural resources, such as mining, farms and woodland. From environmental assessments and building controls to negotiating land rights in an emerging economy; if our professionals are involved the same standards and ethics apply.

We believe that standards underpin effective markets. With up to seventy per cent of the world's wealth bound up in land and real estate, our sector is vital to economic development, helping to support stable, sustainable investment and growth around the globe.

With offices covering the major political and financial centres of the world, our market presence means we are ideally placed to influence policy and embed professional standards. We work at a cross-governmental level, delivering international standards that will support a safe and vibrant marketplace in land, real estate, construction and infrastructure, for the benefit of all.

We are proud of our reputation and we guard it fiercely, so clients who work with an RICS professional can have confidence in the quality and ethics of the services they receive.

United Kingdom RICS HQ

t +44 (0)24 7686 8555
f +44 (0)20 7334 3811
contactrics@rics.org

Media enquiries

pressoffice@rics.org

Africa

t +27 11 467 2857
f +27 86 514 0655
ricsafrica@rics.org

East Asia

t +852 2537 7117
f +852 2537 2756
ricseastasia@rics.org

ASEAN

t +65 6812 8188
f +65 6221 9269
ricssingapore@rics.org

Ireland

t +353 1 644 5500
f +353 1 661 1797
ricsireland@rics.org

Americas

t +1 212 847 7400
f +1 212 847 7401
ricsamericas@rics.org

China (Shanghai)

t +86 21 5243 3090
f +86 21 5243 3091
ricschina@rics.org

South Asia

t +91 124 459 5400
f +91 124 459 5402
ricsindia@rics.org

Europe

[excluding UK and Ireland]
t +32 2 733 10 19
f +32 2 742 97 48
ricseurope@rics.org

South America

t +55 11 2925 0068
ricsbrasil@rics.org

China (Beijing)

t +86 10 6597 8586
f +86 10 6581 0021
ricschina@rics.org

Middle East

t +971 4 446 2808
ricsmena@rics.org

Oceania

t +61 2 9216 2333
f +61 2 9232 5591
oceania@rics.org

Japan

t +81 3 5532 8813
f +81 3 5532 8814
ricsjapan@rics.org