

THOUSANDS OF HOME-OWNERS HIT BY HOTTEST YEAR ON RECORD

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Tens of thousands of home-owners have become the victims of the drought after their houses were struck down by subsidence.

Following what is predicted to be the hottest year in Britain since records began, insurance experts have warned huge numbers of householders have been affected.

They fear the sweltering summer has fuelled a massive 35 per cent jump in the number of subsidence claims which will be lodged this year.

In 2006 nearly 50,000 home-owners have been hit by subsidence which can lead to an insurance claim of up to £250,000.

The total would have been even higher if the soaring temperatures in July had not been followed by a wet August.

Subsidence - spotted by tell-tale cracks in walls - is the drying out of the ground on which a house stands, resulting in the structure becoming unsound.

It is an expensive and time-consuming problem, classified by the Association of British Insurers as the second-biggest risk after fire.

Last year, just 37,100 people claimed £225 million in subsidence claims on their buildings insurance, which is compulsory if you have a mortgage.

But the Subsidence Forum, a group of the country's leading experts, fears this could jump as high as 50,000 people by the end of this year.

Most victims live in London and the South East because the soil is usually clay, which is most likely to shrink during long periods of hot, dry weather.

If you draw a line between the Severn Estuary in the west and the Humber in the east, you are most likely to be a victim if you live beneath the line.

Homes built before 1940 are most likely to be hit because their foundations tend to be more shallow than newly-built homes.

At the end of July, the Local Government Association issued a warning about a potential explosion in subsidence problems because of the heat.

John Parvin, chairman of the Subsidence Forum, said: 'It could have been one of the worst years ever, but the rainfall in August put a brake on it.'

A typical subsidence payout is just £6,000 to £7,000 but this can balloon to £250,000 if a home needs to be under-pinned although this is relatively rare.

Britain's insurance giant, Norwich Union, which insures one in five homes, said it has seen a 10 per cent rise in claims this year.



Soaring temperatures cause subsidence claims to rocket

This is not nearly as bad as it had feared, and a spokesman said many people telephoned its helpline who wrongly feared they were affected.

Other big insurers, such as Direct Line and Zurich Financial Services, said the number of claims has also risen because of the heatwave.

About 60 per cent of callers do not have subsidence because cracks appear for many reasons, such as after decorating or doing building work.

But the Local Government Association warns subsidence remains a serious and growing threat to the country's home-owners.

Cllr David Sparks said: 'The stark truth is that, in the coming years, climate change will lead to a greater threat to people's homes.'

The LGA warned home-owners that the most common cause of subsidence is trees which have been planted too close to a home.

Trees such as the oak, the elm and the willow have been labelled the 'silent assassins' for the amount of problems which they cause.

Magnolia, yew, holly, laurel, spruce and pine are widely considered 'subsidence-friendly' although it depends where they are planted and the type of soil.