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## Heatwave will lead to homes subsidence, warn experts

By Sarah Womack, Social Affairs Correspondent

(Filed: 24/07/2006)

The heatwave is likely to cause a dramatic increase in the number of homes affected by subsidence, experts warned yesterday.

Buildings insurance premiums are expected to soar in the autumn to offset the increase in claims.

In the worst cases of subsidence, home-owners will need to get their properties underpinned - propped up while the foundations are strengthened - which can cost anything up to £50,000.

The problem is particularly acute for those wishing to sell their homes because many people will not consider buying a property with a history of subsidence, even if the problem has been rectified.

David Sparks, chairman of the Local Government Association's environment board, said: "High temperatures and low rainfall in many parts of the country will have left the water table low and trees sucking up any moisture left in the soil.

"If some species of trees are too close to a house this could lead to the earth being unable to hold the weight of the building.

"The stark truth is that, in the coming years, climate change will lead to a greater threat to people's homes and this heatwave could leave some home-owners suffering the consequences of planting quick-growing or large trees too near to their, or their neighbours', properties."

In 2003, when the UK experienced its highest ever summer temperatures, insurers were left with close to £400 million in subsidence claims.

Buildings insurance covers most cases of subsidence, although many policies do not cover the home-owner for the first £1,000.

Roy Illott, of the Royal Institute of Chartered Surveyors, said: "We, like the insurance companies, are expecting to see a rise in the incidence of subsidence. Rectifying the problem can be very complex, costly and disruptive.

"House owners should be prepared for delays as premature action can cause further problems and insurers will usually want to monitor walls for a season to assess a pattern."

Central and south-east England are the areas most prone to subsidence because of high levels of clay in the soil. Surveyors say the region between Humberside and the Bristol Channel is also particularly vulnerable.

Trees and shrubs grown too close to homes are responsible for almost 70 per cent of subsidence as they suck up what is left of water in the soil and cause an increased risk of the property sinking as the soil dries out because the land loses its load-bearing capacity.

New and expanding cracks are the most common and obvious sign of subsidence. Cracks more than one-tenth of an inch wide are considered to be serious, especially if they pass through brickwork or stone. Doors or windows sticking for no apparent reason are among other warning signals.

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