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Ten ways to prevent subsidence at home

Don't panic: follow our ten steps to avoid the cracks

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Dealing with cracks

1 A rise in the number of subsidence claims in the South East might not sound positive, but it could indicate an improvement in the property market. As Neil Curling, senior structural claims manager at Halifax Home Insurance, notes: "People don't tend to notice the minor signs of subsidence until a surveyor looks at a property on behalf of a potential buyer." Subsidence does not necessarily stop a sale.

Choose your trees

2 Tailor your trees to the size of your garden. "Most subsidence claims are due to shrinking clay soils and this is exaggerated by the moisture demands of tall trees," says Curling. Willow trees are the worst; plant them at least 40m from your home. Poplars, oaks, horse chestnuts and planes should be planted 20 to 30m away. If you have a small garden, opt for a yew tree or a magnolia.

Renovate carefully

3 The trend towards improving your property rather than moving has put more houses at risk of subsidence. "Many DIY conservatories are being built without sufficiently deep foundations," says Jill Maclean, technical manager at Lloyds TSB Insurance. The insurer found that 84 per cent of people working on their homes do not have blueprints drawn up, while just a third follow building regulations.

Take care of your drains

4 "Have drains tested regularly for root infestations and leaks," says Maclean. Nylon sleeves can be used to repair drains without digging up and replacing all the pipes.

Look out for cracks

5 "Check the outside of your property regularly, particularly at this time of year," Maclean says. Not all cracks in walls indicate subsidence; there are many reasons why they might appear.

"The typical cracks associated with subsidence come from the corners of windows and doors and will go right the way through the wall," says Curling. "You might also notice that windows don't open and close easily, and that doors stick and jam."

Don't skimp on searches

6 If you are thinking of moving, make sure that the proper searches are carried out. About 15 per cent of subsidence claims are due to previous mining activity beneath a building. Poor drainage is another culprit, so it may be worth having a survey carried out of the drainage.

Age is not all

7 Do not assume that just because a property is old it is more likely to suffer. "Older properties have shallower foundations, which does make them more vulnerable to subsidence, but they are generally built of bricks in soft lime mortar which makes them more flexible," Curling explains.



Act fast

8 Speed is of the essence. If you notice a problem, act immediately. “The first thing you should do is to notify your insurance company,” Curling says. “Subsidence is quite a narrow sphere of surveyors’ expertise, and insurers will have specialists in this field.”

Don’t panic

9 Many subsidence problems can be tackled without serious disruption. “The removal of trees is often the best solution, although this may not be possible if you live in a conservation area or if there is a tree preservation order,” says Curling. Cutting back trees may also help — although this must be done carefully and professionally, since pruning trees may also stimulate growth. “Where the ground has been very badly affected, there may be a need to underpin the house,” adds Curling. “But while this used to be massively disruptive and expensive, it is now much faster and cheaper.”

Consult the experts

10 For more information on subsidence download the Royal Institution of Chartered Surveyors’ subsidence guide at www.rics.org

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