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Property

## We can't all be cracking up, can we?

Subsidence isn't as common as you might think, but it's still worth watching out for, says Nick Kettles

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[The Observer](#)

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Have your walls recently started to resemble crazy paving? You'd be forgiven for fearing your property had been blighted with subsidence. With the media prone to focus on worst-case scenarios, even the finest hairline fracture can cause palms to sweat.

But Nick Deakin, technical manager for loss-adjusting services at Royal and Sun Alliance (RSA), says more than half of the 4,000-5,000 subsidence claims it receives each year are not subsidence at all, and this is consistent across the insurance industry. So how did it come to this?

Risk-averse surveyors may not have helped. Or mortgage companies who increasingly make more simplistic valuation surveys available to purchasers. Howard Jenkins, a chartered building surveyor, says: 'The layman assumes all cracking is subsidence or structural damage, but some cracks are perfectly normal, even a few millimetres.'

So how can you tell whether that distressed decor is subsidence or settlement, thermal movement or brickwork shrinkage?

Settlement is what happens when the moisture in a building is drawn out in the months after it is built and gravity does its work. This is a common cause of innocuous cracking in new builds, when, for example, plaster can shrink away from door and window frames.

By contrast, subsidence means the ground has lost its load-bearing capacity, causing damage from the source point, at the bottom, to the top, or point of least resistance.

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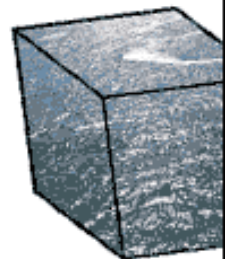


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This is most common in clay soil areas between Humberside and the Bristol Channel, when particularly dry weather can shrink and desiccate the earth around foundations. The stakes are higher for properties built before 1940 with shallower foundations, or those built close to trees and shrubs - these suck up still more water. The Association of Specialist Underpinning Contractors (ASUC) says trees and shrubs are responsible for almost 70 per cent of subsidence. The thirstiest trees include eucalyptus, oak, Leylandii cypress, poplar and willow.

However, Nick Eden, director of the Arboricultural Association, says: 'These trees shouldn't indicate the need for a chainsaw; further investigation by an arboriculturalist may be appropriate.' As may a structural engineer, to ensure removing the tree doesn't cause 'heave' - the opposite of subsidence, where the water normally taken up by the tree causes soil to swell and lift the house out of the ground.

So are you living in a new build in a town centre north of Birmingham and breathing a sigh of relief? Unfortunately, things aren't that clear cut.

The second most common cause of subsidence is a cracked drain, where water leaking into the ground can soften and wash away soil, especially in areas with a high sand or gravel content, causing the property to settle at one corner.

But RSA statistics suggest that crack may have another cause. Poor building practice can result in damage that looks like subsidence. For example, experienced builders note that they have been called to new developments where sodden bricks, left uncovered, have dried too quickly in hot weather and created a large crack at the point of least resistance above a window frame.

And here's the rub. While old builds have shallower foundations, they are constructed with more pliable lime mortar, allowing for thermal movement as the building expands and contracts with the seasons. Not only do new builds use more brittle cement mortar, but generally they are more rigid and angular to help hold in the heat. This is what we want, but it also increases the difference in temperature between outside and inside and therefore the risk of cracking due to thermal movement.

Pulling your hair out yet? Climate change has made this worse.

Dr Andrew Dlugolecki, author of a recent Association of British Insurers' (ABI) report on the subject, says: 'A tendency towards cyclical weather behaviour - dry, wet, dry, wet - will exacerbate cracks caused by thermal movement, especially in the frame of the house.'

So, providing you've remained calm this far, ensure you seek the right advice by employing a qualified surveyor familiar with a house-type like yours. Significant cracks will require a full structural survey.

ASUC says whatever its cause, subsidence is an engineering



problem that requires an engineering solution. Recently, the trend has been to monitor movement in buildings and carry out crack repairs or partial correction and only undertaking full underpinning as a method of last resort.

But this can lead to problems later on, eventually costing more - up to £100,000 - and causing more inconvenience. Make sure your insurer has sought the best-value solution, not just a quick fix.

Still worrying about hairline cracks? Consider this. Deakin says: 'In this climate, house maintenance has become more important. Some people buy a house and think that's it. They should realise their insurance policy is there to protect against unexpected events; its not a maintenance contract.'

Time for a trip to the hardware store.

### **Contacts**

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