

CONSUMER GUIDE



# Subsidence

A clear, impartial guide

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# What is subsidence and how is it caused?

Subsidence is the downward movement of the foundations of a building due to changes in the supporting strata. It is different from settlement.

Subsidence usually happens in the following scenarios.

- Some houses are built on shrinkable soil such as clay, and either the moisture content within the soil drops due to a long, dry spell and/or water is sucked out of the soil by trees and bushes. As the clay shrinks, it causes the foundations to drop, 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 or water main, and softens it or washes it away from the foundations. This usually happens to soil with a high sand or gravel content, or sometimes in chalk.



- Previous mining activity has taken place, particularly historical coal mining. Tunnels may eventually collapse, causing soil movement at or near ground level.

# How can I tell if my house is subsiding?

In most cases, the first signs of a problem are visible cracks in a particular area of the house. These may need to be measured and monitored, perhaps for as long as 12 months, or in extreme cases for longer.

Establishing whether or not there is a problem can take a long time, but there is rarely any cause for real concern unless cracks appear suddenly and are more than 3mm wide.

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
- new sloping or dipping of solid ground floors.



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, and will recommend specialist advice.



An RICS member will be able to work out whether there is subsidence and what the likely cause is. You may also need specialist geological and drain surveys, as moving soil can sometimes crack drains or water mains.

# How can it be fixed?

Solving subsidence can be a lengthy process that can take up to two years to investigate fully and rectify.

## Tree roots

Consumer organisation Which? estimates that about 70% of all subsidence cases are due to tree roots sucking moisture out of a shrinkable soil.



Where this is the case, trees can be removed; this can be a quick and easy way to solve the problem.

Very occasionally, rather than solving the problem, removing a tree may instead add to it. An RICS member will be able to advise or put you in touch with someone who can advise you on whether 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 usually be enough to stabilise the property without underpinning.

## Mining

Historic mining may result in considerable ground movement as tunnels and shafts collapse over time. This can be very difficult to fix and can lead to extensive works to stabilise the ground – or even demolition of properties. While the Coal Authority hold an extensive database of previous mining activity locations from the late 19th century onwards, there may also be very old local mining activities in some locations that have not been documented.

You can check whether a property is in a former coal mining area. If it is, you can order a mining report.





## Underpinning

Underpinning the foundations with an engineered solution usually prevents further movement. It's a lengthy, costly and disruptive procedure that can cost anywhere from £10,000 to £75,000 for a typical house, or even more for larger properties, depending on the extent. It can involve alternative accommodation being required during the work. It is estimated that fewer than 5% 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 it reasonable, you will get your costs back, minus your insurance excess. A policy excess will probably be specified in your insurance documents, commonly £1000, in which case you will need to pay up to that amount before the costs are covered by insurance.



An RICS member can deal with your insurance company and help with any claim you need to make. They can carry out the investigations, and also help design and arrange for any work needed to fix the problem. Often the insurance company will appoint their own experts, at their own cost, to investigate and design repairs and this will need to be established upfront.

# How an RICS member can help

As the world's largest professional body for chartered surveyors, RICS offers clear, impartial, expert advice on the issues raised in this guide.

RICS members can help property owners in a variety of ways, so whether you want expert advice and a professional assessment of your issue, an opinion on costs, representation, or a professional to manage a project for you, visit [Find a Surveyor](#) to find an RICS member in your area.

Using the services of RICS members offers confidence because:

- they give you clear, impartial and expert advice
- they are regulated and have strict rules of conduct to protect you, as well as holding appropriate professional indemnity insurance
- they have to update their skills and knowledge throughout their careers, so you can rely on their expertise and
- you are further protected by RICS' complaints service and access to independent redress.

Surveying firms that are regulated by RICS are easy to spot as they use 'Regulated by RICS' on their stationery and promotional material.

# Free RICS guides

RICS has a range of free guides available for the following property issues:

## Development issues

- Compulsory purchase
- Home extensions

## Home hazards

- Fire safety
- Dilapidations
- Flooding
- 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

Visit [our consumer guides website](#) or the [RICS website](#).

## Delivering confidence

We are RICS. Everything we do is designed to effect positive change in the built and natural environments. Through our respected global standards, leading professional progression and our trusted data and insight, we promote and enforce the highest professional standards in the development and management of land, real estate, construction and infrastructure. Our work with others provides a foundation for confident markets, pioneers better places to live and work and is a force for positive social impact.

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