



# SearchesUK

Unit 2, Gemini Business Centre,  
136-140 Old Shoreham Road, Hove, East Sussex BN3 7BD

- T 0845 2411 815
- E [info@searchesuk.co.uk](mailto:info@searchesuk.co.uk)
- W [www.searchesuk.co.uk](http://www.searchesuk.co.uk)



## Homecheck Ground Stability

### Protect you & your clients from ground stability risks

The effects of global warming and continued sporadic rainfall have led to a **dramatic rise in subsidence cases** across the UK. Last year 40,000 claims were submitted to insurers - that's 1 in 500 houses with a problem<sup>1</sup>. In an event year when soils are starved of moisture, 75% of claims are attributable to the influence of trees and clay soils. In certain high risk postcodes the risk of subsidence can be as high as 1 in 250.

In addition to natural subsidence issues, cavernous holes have opened up on previously leafy, suburban streets as previously unknown mines have been discovered, emphasising the fact that issues of ground stability are by no means limited to traditional mining areas. There have been a number of well publicised cases of land and house collapses, with recent examples including past chalk mining which affected 2,000 homeowners in Reading, Berkshire and a school closure in Hatfield, Hertfordshire.

High profile media coverage of subsidence-affected properties continues to offer a timely reminder to practitioners of the importance of ground stability risk. Additionally, there is now increasing onus on legal professionals to keep their clients informed.

## Key Features

- **British Geological Survey (BGS) subsidence data:** The report uses BGS data which provides valuable information on natural subsidence risk surrounding your client's property, particularly useful where the homebuyer is moving to an unfamiliar area.
- **Comprehensive mining data:** Identification of 2,270 mines dating back to the late 1700's.
- **Detailed data screening:** Information on a range of potential stability issues based on a total of 17 datasets ensuring peace of mind for both you and your client.
- **Summary of associated risk:** A clear overall assessment of the likelihood, based on the data within the report, that the property is likely to be affected by ground stability issues.
- **Professionally endorsed:** All data is backed up by Wardell Armstrong, a leading UK mineral and engineering consultancy.
- **Expert referral service:** If risks uncovered in the report require further investigation, our expert partners can offer a range of additional advice and services.<sup>2</sup>

### Data backed up by leading environmental consultants

The Homecheck Professional Ground Stability Report is unrivalled in terms of detail and access to data. Produced in conjunction with **Wardell Armstrong**, one of the UK's leading mineral and engineering consultants, the report is the first to screen for an extensive range of mineral mining and other causes of ground instability.

## Ensure Your Clients Are Protected

Recent research by Central Law Training<sup>3</sup> found that **95%** of homeowners rated the provision of information on the risk of subsidence as important. Research by Woolwich Building Society<sup>4</sup> found that **78%** of home buyers identified subsidence as one of the top 'deal-breakers' in any property transaction.

<sup>1</sup> 50-60% were repudiated

<sup>2</sup> Subject to additional fees.

<sup>3</sup> IRN Research (August 2007).

<sup>4</sup> Woolwich Mortgage (August 2006).



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**ProductCard**

The Homecheck Professional Ground Stability report represents the first widely available information covering all minerals mining in the UK in one report and offers a valuable screening tool to verify potential risks. In addition to information on mining, the report also includes risk assessment on a range of other ground stability issues covering 17 datasets.



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