

7.65 Million Homes Could Be Exposed To Subsidence Risk by the 2080s

Submitted by: Dye & Durham

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** Data models from Dye & Durham provide predictive environmental hazard insights to homebuyers and property, financial and insurance professionals **

Data analysis from Dye & Durham (<https://dyedurham.com/insight-data-risks/>) has identified that more than 7.65 million properties in Great Britain could be exposed to medium or high risk of soil subsidence by the 2080s – an increase of over 1.89 million individual property addresses – as a result of climate change.

With the Met Office projecting hotter, drier summers in the future, heatwaves increase the likelihood of soil shrinkage, which can create downward movement in buildings located on vulnerable soils. This is worse in clay soils that are found across the south east of England, and has the potential to move foundations, cracking walls and ceilings, resulting in expensive insurance claims and repair bills – on average £8,071*.

The data, taken from Dye & Durham's market leading Climate Report, suggests that more than 5.76 million properties in Great Britain are today exposed to medium or high subsidence risk. This increases to approximately 6.64 million in the 2030s. Specifically, just over half a million more properties (547,317) could be at high exposure in the next 60 years, compared to today's figures.

Following the launch of its National Ground Risk Model (NGRM): Climate™ in 2020 to help mortgage lenders and insurers assess future climate-related risks on their portfolio, the development of the Climate Report has been led by Dye & Durham's Head of Science, Dr. Tim Farewell, one of the UK's leading academics on the interaction between geohazards and the built environment, and in collaboration with expert geologists, geospatial data experts and law firm customers.

Dr Tim Farewell said: "We're modelling future environmental hazards and our data indicates that over the coming decades, we will see even more hotter, drier summers as a result of our changing climate. These conditions are of real concern as they are likely to result in an increase in both the severity and frequency of climate-related impacts to our homes, infrastructure and, more worryingly, the health of vulnerable members of our communities.

"We believe that if we can increase awareness of climate change, more people will become engaged and want to clearly understand how this is likely to affect their home in the future. In doing so, they can take practical steps now to help mitigate risks posed by the changing climate and increase overall resilience."

Dye & Durham's Climate Report is today available to property lawyers and conveyancers to help protect homebuyers' interests. In addition to subsidence, the Climate Report pinpoints a range of hazards, including coastal erosion, flood risk and extreme winds.

The data enables modelling for individual properties on flood exposure, coastal erosion, extreme wind, and soil subsidence that encompasses the next 60 years. The report covers both physical hazards and

dives into how extreme climate conditions — like excessive high winds and torrential rainfall — could affect properties over time.

To learn more about the Climate Report or to obtain a free sample, email Insight-sales@dyedurham.com or visit <https://dyedurham.com/insight-data-risks/>.

Note: The subsidence data quoted above has been calculated for properties in Great Britain and is based on a Medium Emissions Scenario (RCP:4.5 Equivalent to 2.4°C global warming by 2100s)

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NOTES TO EDITORS:

1. *The average value of subsidence claims paid was £8,071 in 2020, according to the Association of British Insurers (ABI).
2. Climate change data has been calculated for Unique Property Reference Numbers (UPRNs) in Great Britain, based on a Medium Emissions Scenario (RCP:4.5 Equivalent to 2.4°C global warming by 2100s)
3. A photo of Dr Tim Farewell, in addition to a chart and subsidence related images, are available to download here (<https://www.dropbox.com/sh/eghhc5uqudgdvd9/AAAgZGoyDJXsnh9NJZQ1gD5Ta?dl=0>).
4. Interviews with Dr Tim Farewell are available on request.

About Dye & Durham

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