SUBSIDENCE RISK ASSESSMENT

Issued: 5th May 2026

Executive Summary

- This year so far has experienced the 3rd wettest January and February on record followed by the 7th driest March and April, leading to slightly above average rainfall accumulations overall for the first four months of the year.
- Changeable conditions are likely through the first part of May, and there are suggestions this will continue through the rest of the month. Around normal rainfall is most likely for May and over the next three months. Unusually wet or dry conditions are no more or less likely than normal.
- The two years with similar rainfall patterns to this year to date, 2007 and 2021, both recorded above normal rainfall through the summer and low levels of claims. Years with similar rainfall through March and April, which includes 2025, had both high and low levels of claims depending on the rainfall through the rest of spring and summer.
- The volume of likely subsidence claims is, at this time of year, much more dependent on rainfall to come than that so far.

South-east England rainfall has been identified as a good indicator of subsequent UK subsidence claims activity and is the metric we focus on in this report and all rainfall statistics provided in this report are specifically for this region.

Recent Rainfall Conditions (South-east England)

So far this year

Rainfall totals so far this year have slightly above average but not enough to be considered “wet”, with south-east England receiving approximately 114% of the average rainfall for the period. However, this hides the large difference in rainfall totals between the first two months of the year and the most recent two.

January and February totals for south-east England were very wet, with 177% of the average rainfall for those two months combined. Following on from the 3rd wettest January and February, March and April were the combined 7th driest in the 154-year record with 31% of the average rainfall for the period. April has been extremely dry with 10.8% of the average rainfall recorded for the month.

Despite the very wet start to the year, the longer days and stronger sun of the last two months have meant that soil moisture and groundwater levels have fallen through spring so far.

Rainfall Outlook (South-east England)

Monthly Outlook

Changeable conditions are likely through the rest of this week. Although generally signals at this time of year are weak, the most likely outcome for the rest of May is a continuation of changeable conditions with periods of wet weather interspersed with drier spells. Overall, near normal rainfall is most likely for May, and a wet month is only very slightly more likely than a dry month.

Extended Outlook

The long-range seasonal forecast models and climate signals currently indicate that the most likely outcome is for around normal rainfall through May, June, and July (MJJ) across south-east England. Despite indications that rainfall for the UK as a whole is more likely to be above normal (wet) than below normal (dry) over the next three months, the chances of wet and dry conditions are around equal for south-east England, and are no more or less likely than suggested by climatology.

Note that wet or dry in this context is defined as occurring in one out of five years (20% of the time), and around normal would occur 60% of the time (given a long enough record of rainfall amounts). So, a period that is above *average* (higher rainfall totals than the *mean* amount) could still be classified as “normal” under this definition. In addition, a period of above normal rainfall followed by a particularly dry period can result in around normal rainfall over the three months overall, so a particularly or extremely dry period remains possible.

Lowest 30 years with March-April Rainfall in South-east England

Rank	Year	Total Rain (Mar-Apr)	Rank	Year	Total Rain (Mar-Apr)	Rank	Year	Total Rain (Mar-Apr)
1	1893	12.3	11	1943	44.11	21	1915	55.8
2	1938	14.09	12	1957	44.18	22	1948	56.71
3	2011	20.14	13	2017	46.98	23	1956	57.18
4	1997	25.2	14	2015	48.86	24	2022	57.88
5	1976	27.2	15	1944	49.61	25	1945	59.13
6	1929	30.8	16	1990	50.42	26	1906	59.2
7	2026	31.28	17	1974	50.68	27	1898	59.4
8	2025	31.45	18	1892	50.8	28	1875	59.9
9	2021	41.32	19	1900	54	29	1883	60.1
10	1955	42.19	20	2007	54.97	30	2003	61.18

Table 1: Comparison years referenced in the plots and text are highlighted in the table.

Comparison Years (South-East England)

For more information on comparison years please see the EuroTempest Subsidence Risk Assessment: Supplementary Information.

Comparison years: 2003, 2007, 2011, 2017, 2021, and 2025

These years have been chosen based on having rainfall accumulation through March and April similar to this year, or total accumulation from January to April similar to this year with at least one particularly or exceptionally dry period in early spring.

Figure 1 on the next page shows the 30-day running rainfall totals during these comparison years, compared to the rainfall so far this year.

Generally, while rainfall across the winter is important in setting the background state of levels of soil moisture, rainfall in spring is more important due to longer days, stronger sun, and higher temperatures at this time of year. For example, a particularly or exceptionally dry spell in January would not dry out the soil as much as the same dry spell in April. For this reason, as well as years with similar rainfall through the year to date, this report also considers years with similar rainfall during March and April to 2026.

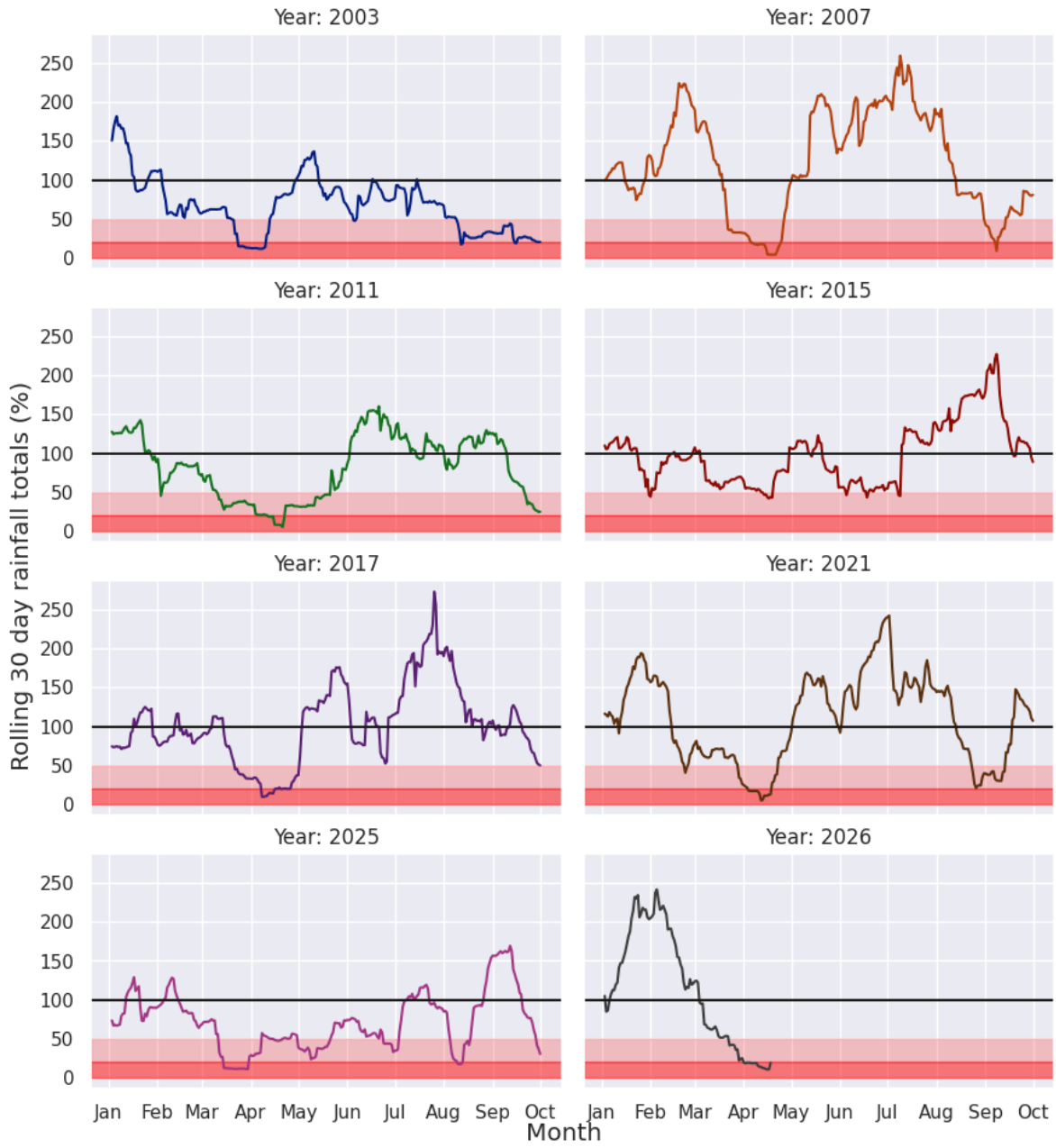

Figure 1: 30-day running rainfall totals during comparison years, compared to rainfall in so far in 2026. Data are complete up to end of April. For more information about this plot please see the EuroTempest Subsidence Risk Assessment: Supplementary Information.

The years with the most similar pattern to this year so far are 2007 and 2021, where a wetter start to the year was followed by an extremely dry period through early spring. Both years experienced wet summers, and relatively low levels of subsidence claims compared to nearby years. For more information about claims numbers and how they have changed through time please see the plot and table on the last page of this report.

There is also a set of years which experienced a dry period through early spring and either had around normal or dry starts to the year. These are 2003, 2011, 2017, and 2025. Both 2011 and 2017 recorded above normal rainfall through the summer and relatively low claims numbers. In contrast, through the summer of 2003 and 2025 below normal rainfall was recorded, 66.6% and 70.3% respectively, and both years were claims surge years. However, it is worth bearing in mind that January to April as a whole was much drier through these years with 78.3% of the average rainfall recorded in 2025 and 71.8% recorded in 2003, compared to 114% across those months in 2026.

One final year has been included but is not considered a comparison year. This is 2015, which has similar rainfall accumulation to 2026 from January through April, but the rainfall is spread much more evenly through the four-month period.

In summary, the two years with most similar rainfall patterns to this year to date are 2007 and 2021, which both experienced wet summers and low relative claims numbers. There are then a set of comparison years which are not as close as they received less rainfall than this year through January and February. These include 2003 and 2025, which recorded high levels of claims, but also include 2011 and 2017 which had wet summers and low levels of claims.

Summary

Comparison years with similar year-to-date rainfall suggest that elevated claims numbers are likely following a dry spring. There is the risk of a surge in subsidence claims this year if dry conditions continue through the summer, as occurred in 2003. Considering 2011, summer rainfall that is at least on the higher side of normal (but not necessarily enough to be classified as “wet”) would be required this year for claims volumes not to be above average.

Please direct any queries regarding this EuroTempest Subsidence Risk Assessment to enquiries@eurotempest.com.

This is the first EuroTempest Subsidence Risk Assessment of 2026, and a further update will be issued by the 5th of June.

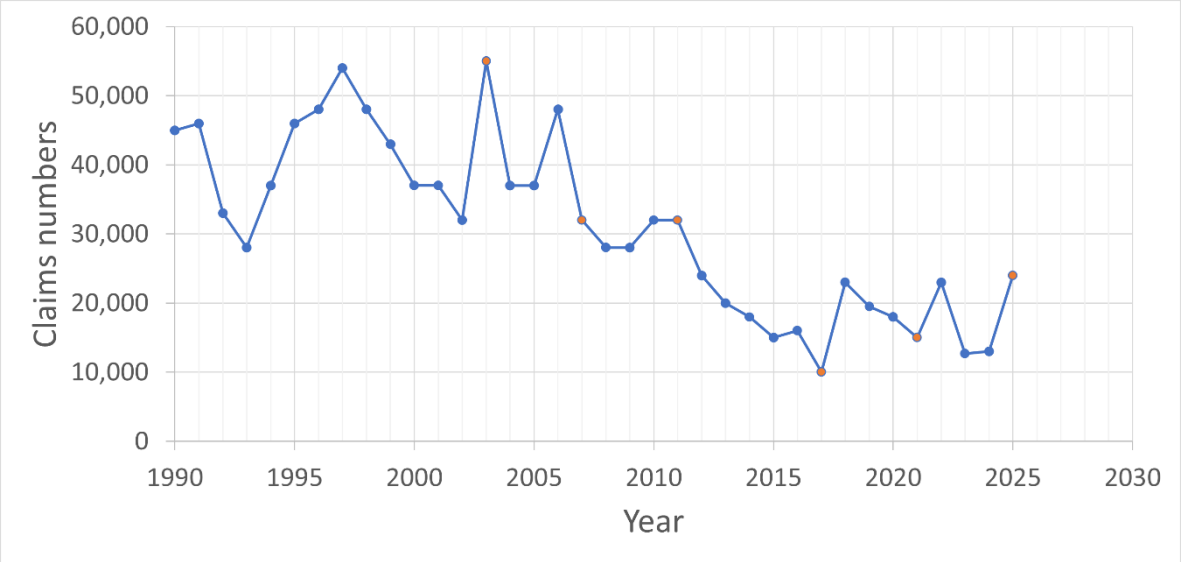

Figure 2: Claims numbers since 1990, rounded to the nearest 1000. Claims numbers for 2025 are provisional. Comparison years are highlighted. Source: ABI

Industry Total Claims for Selected Years	
Year	**Total Subsidence Claims**
2003	55,000
2007	32,000
2011	32,000
2017	10,000
2021	15,000
2025	20,000-24,000
Average (2014-2024)	*17,000*

Table 2: Claims numbers for 2025 are provisional and so are not included in the average. As these are very early preliminary stats they are given as a range. For more information about historic claims numbers please see the EuroTempest Subsidence Risk Assessment: Supplementary Information.