



Advantages of living in a Thatched Property

Most thatched homes tend to be very old and this often means that they have large gardens and are built in excellent locations. The reason for this is that, due to their age, there were many good places to choose to build such properties. Often thatched properties are found near to a natural water supply and are on sheltered, slightly sloping land which gives good drainage and, thus, reduces problems with damp.

The thick straw or reed roofing provides excellent natural soundproofing from overhead aircraft as well as road traffic nearby. Likewise, it gives great insulation meaning that the thatched home remains cool in summer but warm in winter, helping to keep fuel costs low. The smaller windows that are normally to be found on such a property also contribute towards this insulating effect.

Due to their age, thatched houses usually have very thick, solid walls which are advantageous over modern cavity filled walls. In summer the heat from the outside travels very slowly to the inside ensuring that the temperature within remains cool.

The weatherproof thatch on the roof can withstand very strong, even gale force, winds and is very rarely prone to leaking. Leaks are usually caused by one of the wooden spars that are used in the ridge becoming broken and sometimes, after a spell of dry, warm weather the thatch may open slightly and then leak when it rains, however this is self-healing as the thatch will close again naturally.

Disadvantages of living in Thatched Property

Due to their age and sometimes remote locations, not all thatched properties will be connected to a mains water or sewerage supply. Instead, water may be drawn from a nearby private or shared well, and either a cesspit or septic tank may be used for sewerage. Cesspits need frequent emptying, therefore a septic tank is preferable as they do not require as much attention as long as they are well below the ground level of the house and have good draining soil surrounding them. Also as a consequence of their remote location, thatched homes may not have any nearby street lighting and it may be necessary to install outside lights on the property.

Due to the old, solid walls and base and the lack of any damp proofing in such properties, the interior walls may suffer from damp caused by moisture rising from ground level.

In wet weather rain tends to cascade down the roof and falls in a constant stream around the entire perimeter of the house (it is unusual to find guttering on a thatched house) which continues for a time even after the rain has ceased. The rain splashing on to the ground can be the cause of mud spots forming on the exterior of the house and may cause green mould growth too. However, this is easily remedied by cleaning with a bleach solution.

The materials used in the thatch mean that the roof is at threat of attacks by birds that are nesting or are looking for insects. Holes may appear in the thatch and should be repaired as soon as possible as, left unrepaired, the birds will concentrate on these areas and the holes will become much larger. Most bird damage to roofs tends to be under the eaves or at the junction of the chimney and the roof. Some roofs have wire netting in these places to prevent this occurring, whilst others are completely covered by wire netting. Unfortunately, roofs that are totally covered by wire netting are often subject to higher insurance premiums as there will be the added difficulty of pulling the wire netting off in the event of a fire. This will delay the fire from being extinguished and result in more widespread fire damage.

Although thatched properties are no more likely to catch fire than regular homes, when a fire does break out the damage will be much more significant as fire spreads more rapidly in thatch. For this reason, insurance premiums will be higher.

It can be seen that whilst there are disadvantages of living in a thatched house, these are relatively minor and the advantages of living in such a charming and unique home may outweigh them

At Highhouse Insurance, we are one of the few intermediaries in the United Kingdom that run their own scheme for **thatched home insurance**. We have a very developed appreciation of Thatched buildings and understand all of the risk factors that go hand in hand within owning this historic type of building; frequently we are able to offer cheaper insurance for thatched buildings as we understand that when looked after and cared for they are no more of an insurance risk than a building of standard construction.