



Highhouse Insurance Services



A Guide to Thatch



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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.



Looking after your Thatch Roof

Your thatched roof insurance may not cover you for every eventuality and it is better to prevent a situation where there is a need to claim on your thatched roof insurance and less chance of underwriters disputing a potential claim because of neglect.

Owning a thatch property requires different care to properties whose roofs are made of slate, tiles, metal or concrete. This list provides a brief guide to looking after your thatched roof:

1. Inspect the roof periodically, any problems you identify should be dealt with sooner rather than later to prevent the lifespan of the thatch being reduced, as well as the potential expense of the repair.
2. Inspect the eaves close to the wall, if there are dark wet patches this is a good indication that a thatch roof is leaking.
3. The thatch needs to be able to breathe by staying exposed to the sun and the wind, heavy build ups of moss and algae will prevent the roof from drying out.
4. If you can see gullies emerging, or deep vertical patches of rot, you should seek an experienced thatcher.
5. A thatch roof that looks shabby and has fixings exposed all over is usually a good indication that the roof is nearing the end of its lifespan.
6. Thatch roofing not only provides protection for your family and buildings against the weather but also wildlife if given the chance. Without the correct precautions and maintenance measures it will not take long before you have a few little neighbours!

– It is advisable to take a walk around your property and look for evidence of birds and animals setting up residents in your thatch every week or so. Animals if given the chance can be quite destructive and quickly, so you want to ensure you spot any unwanted intruders early.

-Evidence of mining in the thatch with small clumps sticking out and around the surrounding area is a good indication that animals and birds may be nesting in the thatch.

-The saying ‘prevention is better than cure’ is relevant here, providing a thatch roof is kept in a good state of repair and the necessary prevention measures are taken, pests rarely pose a problem.

– **Cover the roof with wire netting to prevent pests from gaining entry.** This is not always necessary for well-maintained roofs where there is no evidence of pests nesting in the thatch but is recommended if you get persistent problems.

– **Provide alternative accommodation and food sources.** Put up bird boxes around the garden, in areas where they feel safe to nurture their young.

– **If you have a problem with squirrels or vermin such as rats.** These can arguably do the most damage burrowing quite extensively through the thatch as well as through any cables they may come across on route. Make sure you dispose of waste food and bones in such a way that vermin can't smell or get access to it, do not put meat in your compost bin. Place bird feeders as far away from the property as possible and if necessary bring them in at night. To get rid of vermin, put poison down in strategic areas where they are likely to 'take the bait', call in a professional pest controller if necessary, alternatively get a pet cat, these natural pest controllers will scare of any rodents and what they don't they will almost certainly kill, eventually. To deal with squirrels there are now several humane traps available on the market, alternatively contact your local pest controller.

7. You should seek the advice from a professional thatcher when you spot any problems or damage to the thatch.

8. Never climb or let a contractor climb onto the roof or put ladders directly on the thatch without consulting a professional thatcher first so as to prevent any potential damage to the thatch.



Types of covering used for Thatched Buildings

When it comes to the type of materials used in thatched roofs there are a number of different options available. Traditionally, materials were selected for use because they were easily available locally. Some types of covering like woodchip which was found in Sussex and was very popular have now fallen in to disuse. Nowadays with excellent transport links, the location of the reeds is not such an important factor.

Combed Wheat Read

Combed Wheat Reed thatch is also known as Devon Reed and it is the most widely used type of thatching material in Devon and the West Country.

Reeds are harvested whilst young, making them more hardwearing, then bundled, stacked and combed to remove the ears. This combed reed is then laid on to the roof in thick bundles with the sharp ends, called “butts”, protruding to aid carrying water away from the roof.

The appearance of Combed Wheat Reed thatching is rounded as the wheat is soft and pliable. Hazel branches called “spars” are used to hold the thatch in to place on the ridge of the roof. These “spars” are often patterned to add decoration.

Combed Wheat Reed thatch has a lifespan of approximately 25 years, but may require some repair and maintenance after 15-20 years.

It is interesting to note that not all wheat reed is actually wheat. It may also be Triticale which is a wheat-rye cross, or it may be rye straw.

Long Straw Thatch

Long Straw thatch usually uses wheat straw, although sometimes it may be rye straw or sedge can be found to be mixed in. The straw is specially cultivated so that the stems are taller than 70cm. and it is then threshed to remove the grain from the ear. It remains uncombed. After threshing the straw is shaken on to a layered bed and is made wet before shaking out occurs. “Yealms” which are compacted layers are made ready to go on to the roof. As the heads and butts lie in different directions this type of thatch has a much coarser appearance. Hazel spars are used to control the thatch and it may even be covered by netting after it has been finished by raking, hand plucking or clipping.

Long Straw thatch has a lifespan of up to 25 years, perhaps needing some repair after 15-20 years.

Water Read

Water Reed, or Norfolk Reed, is now commonly used to thatch new roofs as well as to replace existing ones. Traditionally, this type of thatching was used in marshy wetland areas such as the Norfolk Broads and the Fens where the reed grows naturally. Nowadays the reeds may be imported from all over Europe as well as from China and Africa.

Water Reed plants grow to heights of up to 2.5 meters and are harvested low down on the stem. The bunches of reeds are very tight and they, therefore, require an even surface on which to be applied. This is usually the timber roof structure, but can sometimes also be applied to an existing layer of thatch. The bunches are applied horizontally to the roof and are then pushed up in to position so that the butt ends face downwards. They are fixed by means of “sways” which are horizontal rods. As Water Reed is not pliable the roof ridge is done with sedge or straw.

The appearance of this type of roof is even and angular as the hard stems give a straight edge. The roof is not as thick as straw ones, but as the reeds are longer and harder than wheat this type of thatch may last up to 50 years.

Heather

Heather has long been used where it grows locally, such as in Scotland and the moorland areas of England. Long stemmed heather is the most suitable for thatching and the entire plant is used. It is tied up in to bundles and fixed to the roof with the roots pointing downwards. It may further be secured by netting and, in Scotland, it is common to see ropes with weighted stones attached. Modern ways of cutting the heather rather than uprooting it can still provide thatching.

Marram Grass

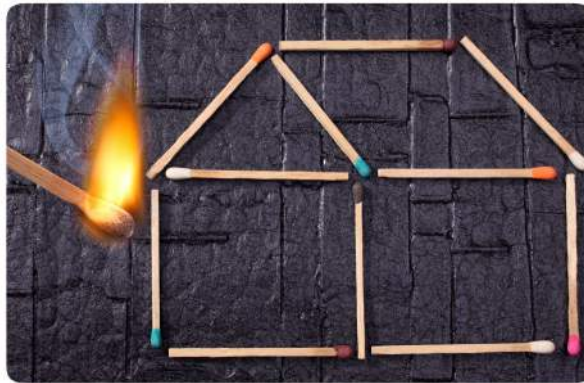
Marram grass has been used as a thatching material in the Hebrides and also in exposed coastal areas. It is ideal in these places as marram grass can withstand the force of high winds which contain sand. However, cutting down marram grass can be damaging to the sand dunes that provide a natural defence against coastal erosion.



Safety in Thatched Homes

Many insurers perceive there to be an additional fire risk in buildings with thatched roofs but if well looked after by an owner who is aware of their “responsibilities” of owning such a property we feel they are a good risk to insure.

Although homes with thatched roofs are statistically no more likely to catch fire than those with more conventional roofs, because thatch is designed to be water repellent, it can be very difficult to extinguish a fire once it has taken hold. The materials used in thatching burn extremely quickly and, as a consequence, fires in thatched buildings can be devastating.



90% of fires in thatched properties begin due to a fault in the chimney or flue. Precautions that may be taken against fires starting from chimneys or flues include;

Do not build, rebuild or design chimneys without expert advice.

Keep the chimney swept regularly. Twice a year is advisable or quarterly if wood is burnt.

Ensure the top of the chimney stack is 1.8 meters above the thatch. This allows sparks to escape and burn out before settling on the thatch.

Have the chimney checked to make sure that the brick or stone is in good condition where it passes through the thatch.

Insulated lining should be fitted where the chimney passes through the thatch and it is also a good idea to have the chimney lined.

A flue thermometer can be installed to keep a check on the flue temperature.

If the chimney is used by an appliance that results in flue gases it should always be installed according to the manufacturers specifications.

Smokeless fuel is better than peat or coal and any wood burned ought to be resin free, well seasoned and dry. Wet unseasoned wood results in greater deposits in the flue and poses a fire risk.

Other fire precautions inside the thatched property include;

Do not use blow lamps within the roof space i.e near to the thatch.

Do not use heat or flame paint strippers for the removal of paint on surfaces near to the thatch.

Do not install any recessed lighting into ceilings below the thatch.

Ensure that any tradesmen working on your property know the risks of fire from naked flames.

Have the electrics in your thatched home checked every few years.

Have smoke alarms fitted throughout your home. If there is a loft space then it is advisable to have an interlinked smoke alarm as fires that begin in the roof or loft space may not be immediately apparent.

Electrical wiring in the loft space should be run in fire resistant ducting.

A loft hatch of minimum dimensions 600×900 cm should be easily accessible, and the loft should be kept free of storage.

Install fire extinguishers and a fire blanket.

Check the roof space regularly for signs of mice or other vermin as they can cause damage to electrical wiring thus posing a potential fire risk.

Fire precautions that may be taken outside the property are;

Do not mount external floodlights below the thatch overhang as they produce a lot of heat.

TV aerials should be fitted to a gable end or to a free standing pole in order to discourage lightening strikes.

Do not have barbecues, bonfires or firework parties within 100 meters of the property. If it is necessary to light a garden fire then always check wind direction and ensure that it's prevailing direction is away from the house. Try to avoid lighting a fire in hot, dry conditions.

Install an outside tap with a hose long enough to reach around the property and onto the roof. Ideally this should be lagged against frost.



Ways to Help Fireproof Your Thatched Home

One of the main issues with thatched roofs is the perceived additional likelihood of their being a fire in the property. It is true that if a fire takes hold in a thatched roof, the result can be more damaging than in a conventional property but we believe a well-managed home is a good risk for insurance purposes. There are however a number of precautions you can take to ensure a higher degree of safety in your property.

Three main ways in which you can help to fireproof a thatched property, and if all of these methods are used together then maximum protection against the spread of fire will be achieved. It is advisable to take precautionary measures against the spread of fire as, although thatched homes are safe, the devastation caused by a fire will be much more widespread.

Thatch Insulation Batts

These are manufactured from a lightweight, semi rigid resin bonded mineral rock wool, are water repellent and easy to install. They are compression fitted between the roof joists and are supported by galvanised steel brackets that are fixed to the rafters. The high density and non-combustible properties of the batts reduce heat transfer around the roof timbers in the event of a fire and increase protection from fire on the underside of the thatched roof. An added advantage is that they also improve both the thermal and the acoustic insulation of the property.

In tests on two thatched houses, one containing thatch insulation batts, it was seen that these gave up to one hour extra fire protection to the underside of the thatch, reducing the spread of the flames.

Aluminium Barrier Foil

This is a fire resistant barrier and thermally reflective insulator that is made from heavy gauge aluminium foil. It is applied in the same way as roofing felt, and has the added benefit of providing a waterproof covering to the roof that is advantageous during the roof thatching process. When barrier foil is used alongside thatch insulation batts, the highest possible level of protection from the spread of fire is given.

Fire Retardant Sprays

Two types of fire retardant spray exist, one for use indoors and the other for use outdoors. The outdoor spray is applied directly on to the outer surface of the roof. As it is both water and fire repellent, it cannot be washed out. It must be sprayed upwards and into the thatch at an angle and not only onto the surface of the roof. The indoor spray is used on the internal surface of the thatch and on the supporting timbers. The internal spray does not need reapplication as long as the roof is maintained in good condition, whereas the outdoor spray usually needs reapplication every ten years (it should be tested to assess whether a respray is needed every five years).

There are various different makes of fire retardant spray on the market but they are generally a water based solution containing fire retardant chemicals in a polymer emulsion binder that is specifically manufactured for thatch. They are non- toxic, odourless, fast penetrating, fast drying and bio degradable.

Fire retardant spray should be applied by trained professionals using high pressure specialist equipment. Ideally the roof should have had two hours of sunlight before the application process and there should have been no rain for at least four hours before. The drying time is usually anything up to a maximum of three hours. As damp conditions may adversely affect the drying process the ideal months for applying fire retardant sprays is between the end of March and the end of October.