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Protecting Your Thatched Home



NFU Mutual



Staying safe and warm

Living with a thatched roof is simply a matter of exercising common sense. Statistically, homes with thatched roofs are no more likely to catch fire than those with conventional roofs if the owner understands the risk of thatch fire. However, if a thatched roof does ignite, a fire is almost impossible to control and the results can be devastating. Your property could be partially or totally destroyed.

You could of course, also lose your treasured possessions and have to live in alternative accommodation whilst your home is being rebuilt. This may take up to 18 months after consulting with the local authority, the conservation officer, architects and surveyors, in addition to the actual rebuilding of the property.

Understanding the hazards

General fire safety advice

The primary purpose of any fire safety advice is to protect life.

- Fit smoke alarms: one should be fitted on each floor and one in the loft space. They should be checked every week and the batteries changed every year.
- Make an escape plan: all family members & visitors need to be aware of the plan; display in a prominent position and review it regularly.
- Know where the keys are kept: Door and window keys may need to be located in a hurry. Agree with everyone in the household where to keep the keys.
- Keep escape routes clear: The best escape route is the normal way in and out of the house, choose a second route in case this one is blocked by fire. Keep routes clear of obstructions.
- Pre-prepare a list of valuables and their location: a thatch fire will take a long time to bring under control and the Fire and Rescue Service are trained in salvage operations and therefore a prepared salvage plan could aid the recovery of your home contents.

In a fire

- Keep calm & act quickly. Alert everyone – get everyone out!
- Don't waste time investigating
- DO NOT try and tackle it yourself.
- Dial 999: don't go back inside, wait outside for the Fire and Rescue Service.
- Shut doors as you leave.



In addition:

- We recommend that you have two 2kg Dry Powder fire extinguishers in the property for you to use to put out minor incidents such as a rug in the lounge catching fire from a spark from an open fire. You may wish to consider a Co₂ extinguisher for electrical fires and a water extinguisher as an alternative to dry powder. In addition you should have a fire blanket for use in the kitchen in an emergency to tackle such things as a fat fire. All extinguishers must be regularly maintained and checked in accordance with the manufacturers instructions.
- If contractors are carrying out work in or around the roof space, make sure they do not use blowtorches or other equipment which could create sparks or generate high levels of heat.
- DO NOT have a bonfire within 100 metres of your home, remember sparks can easily be carried by a strong wind.

Your local fire safety officer will be pleased to give you further advice. Please also refer to the list of contacts at the end of this leaflet.

When using an open fire, wood burning or multifuel appliance

DO'S:

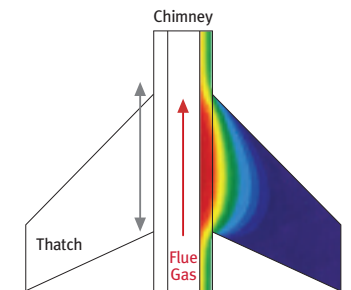
- Keep all working chimneys tops ideally at least 1.8m above the thatch, allowing sparks to escape and die out before they settle on the thatch. The deeper the thatch is around the chimney the greater the possibility of a fire occurring.
- Ensure a professional chimney-sweep sweeps all chimneys, always before the first fire of the season, and again if the chimney is used frequently during the winter period.
- Have your chimney inspected to ensure that the brick or stonework is in good condition, especially where it passes through the thatch to ensure that the flue is in good condition. This may require an internal inspection of the chimney with Closed Circuit Television (CCTV) equipment.
- Manage the flue temperature by fitting a flue thermometer. This will tell you the temperature of the flue gases leaving the stove and give you an indication of what the temperature might be further up in the flue where the chimney is adjacent to the thatch.
- Use hard woods that are seasoned and have 20% moisture content or less.

DON'TS:

- Burn paper in the appliance with the doors open or use inappropriate accelerants.
- Burn wet or unseasoned wood, as this will leave tar deposits in the flue.
- Fit spark arrestors to chimneys. Research has shown that few thatch fires are started from sparks however, a blocked spark arrestor can slow flue gases leaving the chimney and build up the heat in the flue. If you do have spark arrestors then these must be cleaned every year after the summer period before you use the chimney to ensure all tar deposits and any blockages have been removed.

Chimneys and flue linings

Around 90% of thatch fires relate to chimneys and the use of wood burning stoves involving heat transfer. Modern enclosed solid fuel appliances are designed to burn efficiently and cleanly. Connecting these to old chimneys, where there is only a four-inch thickness of brick, makes the thatch especially vulnerable to the risk of heat build-up between the brick and the thatch.



The danger zone for heat transfer and thatch ignition, which is shown in red in the diagram, is associated with older and/or listed properties and usually relates to at least two of these:

- A deep multi-layer wheat straw thatch where the thatch is over one metre deep – a guide to the depth of thatch can be assessed in relation to the level of visible chimney.
- Regular use of a multi-fuel or wood burning stove with an inappropriate flue liner.
- Central chimney surrounded by thatch or a house that is part of a terrace. A blocked or tarry spark arrestor will increase the risk associated with the points above.
- When installing a stove or chimney lining employ a professional with experience of thatched properties. Poor installation of a stove or chimney lining will increase the risk of fire.

Old and inappropriate flue liners

Many fires result from an old and inappropriate flue liner. We recommend that you contact a professional installer to review your flue liner to ensure it is adequate for the type of fire or appliance that you are using. There are a number of different types and we recommend that you consider one of the following:

- A lining made of pumice, clay, ceramic or concrete; or
- A twin walled rigid system – a steel inner and outer lining filled with rockwool; or
- A steel outer and ceramic inner lining filled with insulated rockwool.

A liner of one of these types will greatly reduce the risk of transfer of heat through the brick work to the thatch.

Electrics

- An electrician should check electrical wires in the roof space at least once every 10 years. Your electricity provider may conduct a free visual check for you. We recommend that all cabling in the roof space comply with BS6027 Part 1 – “wiring systems using mineral insulated cable”.
- Do not fit recessed lighting into the ceilings below the thatch.
- Minimise any roof space electrical wiring next to thatch. Consider putting electric lights at floor level away from the thatch using bulk head fittings.
- External security lighting should be at least one metre away from any part of the thatched roof. The heat generated from halogen lights is sufficient to cause combustion in the thatch. Isolate external lights when carrying out maintenance to the roof.
- Ensure the incoming power supply is over a metre from the perimeter of the thatch or sheath protected accordingly.



Products aimed at fire detection and prevention

Chimney Heat Detection Sensors

There are several products which will detect when the heat has reached a high enough point in your chimney adjacent to the thatch to cause a roof fire. These products are designed so that when a pre-set temperature is reached in the chimney flue adjacent to the thatch an alarm is set off in the house. If a wood burning stove is in use then you must immediately dampen this down to reduce the amount of heat rising up the chimney. Similar action should be taken with a multi-fuel stove.

Before you install any product please consult your insurance advisor.

Overall, the key issue is the effectiveness of the chimney lining system. If it is inappropriate or faulty then these products will only give a false sense of security.

Fire resitant barriers and chemical fire retardant spays

There are a number of fire resitant barriers available that can be fitted in the roof on the rafters which act as a barrier preventing the spread of the fire to the rest of the house for up to an hour. If a fire starts, they provide a physical barrier between the thatch and the rest of the property to minimise the damage caused from water and debris.

In addition your roof can be sprayed with a chemical retardant spray to slow down the fire spread across the roof. There are two main products available Thatchsayf and Magma-Firestop.

Please consult your insurance advisor for more information. The use of such products may entitle you to a reduction in your insurance premium.

The ‘Dorset Model’

Many new build thatched properties have been built to the “Dorset Model” fire protection standards. The Dorset Model method of construction means that many of the causes of thatch fires have been eliminated. Ask your builder for a specification for the property, and the materials used in the separation of the thatch from other parts of the building.

Caring for your thatched property

Whether your thatched home is a period cottage or a new property, if you give it the attention it requires it will never lose its charm.

However:

- Just like any other part of a building, a thatched roof needs periodical maintenance and repair. You can prevent problems such as vermin damage or rot from shortening the lifespan of the roof.
- Even small repairs should be carried out by a professional thatcher. Take time to stand and look at your roof - it is obvious if a thatched roof is in a poor condition.
- If fixings are exposed all over the roof, it indicates that the thatch is either nearing, or has reached the end of its life. Excess wear around the chimney stack can indicate heat escaping through the chimney. If so contact your local thatcher for advice on the possible need to conduct repairs to the chimney.
- If gullies are appearing (vertical deep patches of rot), they will need the attention of a professional thatcher.
- Dark wet patches on the eaves close to the wall indicate the thatch is leaking. Heavy moss could mean that the thatch is unable to breathe and is therefore unable to dry out properly.
- If contractors have to work on your roof (to repair a chimney or fix an aerial), make sure they speak with your thatcher first to ensure any roof ladders or equipment they use do not damage your thatch.

Types of thatch

Traditionally thatch roofs have been fitted with one of three materials: Long straw, Combed wheat reed or Water reed. In recent years, there has been a shortage in some thatching materials and some reed has been imported.

Always consult a Master Thatcher if you propose having any work done. If you are considering re-roofing your property and using a different material then you may need to consult your local conservation officer and if the property is listed the local authority.

The various types of thatch have different life spans, some roofs may last longer than others, and a ridge will require repair sooner.



There are a number of factors that will influence the longevity of a thatched roof. Of critical importance is the pitch and design, its location, and timely maintenance. As a rough guide only, the following life expectancies might reasonably be anticipated:

Ridges	8 - 12 years, dependant upon style and material used.
Longstraw	15 - 20 years.
Combed Wheat	20 - 30 years.
Water Reed	30 years plus.

Uninvited guests

Nesting birds, mice, rats and even squirrels can end up making a hole in your pocket as well as your thatch, if they decide to set up home in your roof. However, you can live peacefully with wildlife if you follow these simple guidelines:

- Walk around your property and have a good look at the roof weekly. Pieces of your thatch sticking out in loose clumps, with holes above, may mean wildlife.
- If so, contact a professional thatcher or pest control officer for immediate advice. Beware of damage to electric wires and to the flashings around chimneys.
- Deal with repeat offenders - wire netting all over the roof will prevent birds and vermin from gaining entry. It is recommended for combed wheat, long straw and water reed roofs if birds and rodents are a persistent problem.

This guide has been approved by



Useful contacts

Association of Professional and Independent Chimney Sweeps

www.apics.org.uk

English Heritage – Listed buildings / graded properties

www.english-heritage.org.uk

Government advice

ww.firekills.direct.gov.uk

HETAS (Heating Equipment Testing and Approval Scheme)

www.hetas.co.uk

NACE (National Association of Chimney Engineers)

www.nace.org

The National Association of Chimney Sweeps

www.chimneyworks.co.uk

The National Society of Master Thatchers

www.nsmtd.co.uk Tel: 01844 281208

SFA (Solid Fuel Association)

www.solidfuel.co.uk

Specflue - specialists in chimney lining systems

www.specflue.com Tel: 0800 9020220

Thatching Advisory Services – [Thatch Alert System (chimney heat detection)]

www.thatchingadvisoryservices.co.uk Tel: 08455 20 40 60

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