



Loft insulation costs and savings

Weighing up the costs and savings of installing loft insulation

In 2021, Which? suggested that loft insulation could reduce energy bills by up to £315 per year, depending on your home. No doubt it is more now with energy becoming much more expensive.

The payback time is short if you have no loft insulation. But you probably have at least 1 inch/25mm of insulation. Homes with existing loft insulation can save money by increasing the amount.

Which? Research on loft insulation costs were as follows for a professional job:

Terraced house £400-£500.

Semi-detached £550 - £650

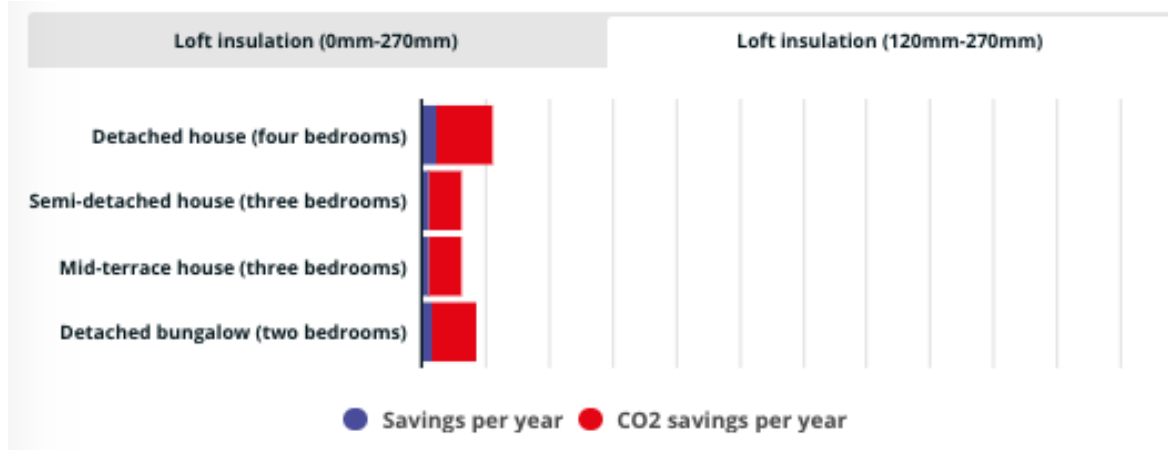
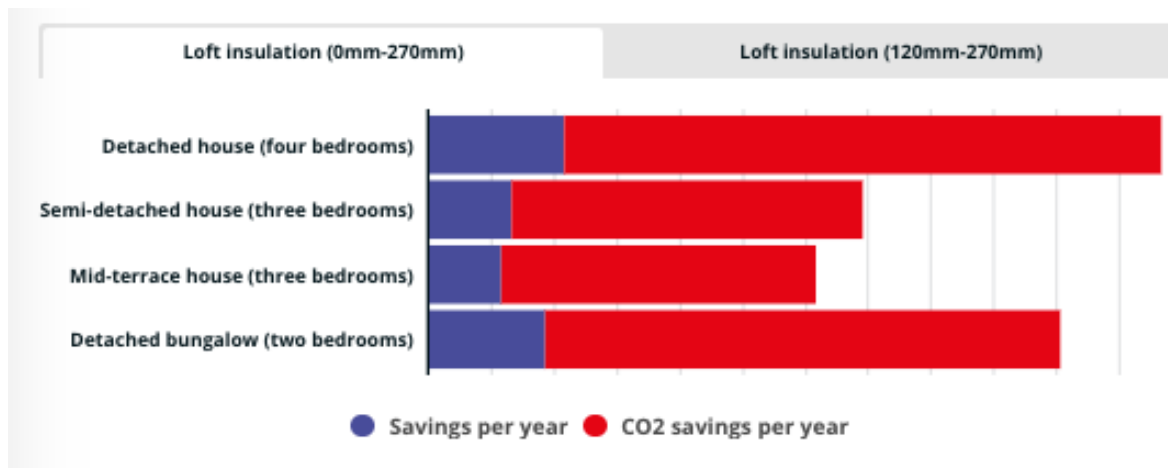
Detached £1,000- £1,800

These figures are for glass mineral wool insulation quilt laid over and between the joists, 270mm thick.

Of course, it's cheaper to buy the insulation and fit it yourself. Loft insulation typically costs around £25 for a pack. Most common sizes are a 200mm thick roll designed to cover 5.5sqm or a 100mm-thick roll, designed to cover 8.3m². You can buy these 100mm thick 'top up' rolls to improve what is already fitted. You can see whether it is worth doing from the graphs below which you can also find on the [Which? website](#).

But it is a law of diminishing returns – if you have no insulation, the cost of insulating will pay in quickly. If you already have over 100mm, it is probably only worth doing a 100mm top up if you do it yourself.

There are government grants for free insulation if you or anyone in your home are in receipt of certain benefits. www.government-grants.co.uk



Fitting loft insulation

Insulation usually comes in a 1200mm wide roll which are pre-cut so you can split the pack into two 600mm wide rolls or three 400mm wide rolls depending on the spacing of your roof trusses.

Some people don't insulate their loft to the recommended level because they want to use it for storage. The recommended 270mm of insulation material over the joists would make it impossible to lay boards on top.

But there are ways around this – for example insulate between the joists with mineral wool, lay rigid insulation boards on top and wooden floor boarding on top of that. You can buy insulation board that's been pre-bonded to floor boarding to make the job easier.

Some sources say that you should have a small airgap under the boarding to allow the ceiling to breathe; others don't. Make sure you pull away the insulation from the eaves a little, so fresh air can flow into the loft and prevent condensation on the roof timbers. And don't forget the loft hatch – wrap fibreglass insulation in polythene bag or sheet and pin to the hatch. Or stick on a flat piece of expanded polystyrene which you might get as packaging with a delivery.