Loft Insulation

Heat loss through the roof can make up to 25% of all heat loss in the home, so insulating it will help reduce your heating bill.

The minimum depth of loft insulation has grown a lot over the last 50 years, so many homes may have some insulation, but not up to current standards.

The current minimum recommended depth for loft insulation is 270mm, although some new builds have between 300 - 400mm.

Generally speaking, the more the better however it will reduce the amount of usable space in the loft and could block vents and reduce the airflow if large amounts are installed in a small space.

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Installation

- The most common type of loft insulation is mineral wool as it is relatively easy to install, depending on the size and accessibility of your loft.
- Mineral wool is also made from recycled materials, has high fire-resistance and offers a good level of soundproofing.
- Mineral wool will be laid between the joists (the wooden beams) of the loft, and then another layer will be laid horizontally across the joists.
- Some people opt to use rigid insulation boards instead. This is more expensive but, because it is compressed, offers the same level of insulation whilst taking up less space.
- Some hard-to-reach areas can be insulated by blowing in an insulation material, such as mineral wool fibre or treated cellulose.
- Previously, it was common to use a spray foam for loft insulation, but this is no longer recommended, and many lenders won't accept mortgage applications on properties with this type.

Things to consider

- If your loft is boarded, these will need to be removed for the insulation to be installed.
- It's important not to compress the insulation with items stored in the loft, so it is advised to re-board the loft afterwards to ensure that the wood is taking the weight of the items, instead of directly onto the insulation.
- If you have any damp or leaks inside your loft, then the cause will need to be resolved before the insulation is installed, otherwise you could increase your damp problem.
- You need to ensure that there is adequate ventilation in the loft, so avoid covering any vents or air bricks.
- To avoid any heat from your home leaking into the loft, you should also apply draught tape around the edges of the loft hatch.
- Once properly insulated, including under the floorboards and around the loft hatch, the loft can become quite cold. It is recommended to insulate any pipes or hot water tanks to avoid freezing during the colder months.
- Flat roofs are most effectively insulated from above, usually in co-ordination with roofing felt replacement, to minimise costs.

Cost vs Savings

The cost of installation varies depending on the size of the property as this will affect the amount of materials needed.

Prices can range from around £800 to £1200, but this will depend on the type of insulation used and accessibility of the loft.

Savings will again vary depending on whether it's first-time insulation or topping up existing levels, but could be around £200 - £400 per year.

Loft insulation is usually effective for around 40 years and, due to its relatively low upfront cost, is one of the most cost-effective forms of insulation.