

# Fact sheet -Loft insulation



Installing loft installation – or topping up what you already have – can reduce the amount of heat your home loses by up to 25%. Loft insulation can also help reduce damp and condensation in your home, plus you'll use less energy to keep your home warm, potentially saving you hundreds of pounds on your energy bills. Loft insulation is important as heat will always flow from a warm area to a cold one as hot air rises. The colder it is outside, the faster heat from your home will escape into the surrounding air and up through the roof. Insulation makes it much more difficult for heat to escape by providing an insulating layer filled with air pockets. Air is a poor conductor of heat, so the heat is trapped inside, rather than escaping through the roof. Loft insulation is effective for up to 40 years, so you can take advantage of both immediate cost-savings and significant long-term financial benefits.

The most common material used for loft insulation is mineral wool, which should be 270mm deep. However, different materials may be used, depending on the conditions in your loft – these may have different depths.

## Will loft insulation save me money?

Yes. The following table gives you an estimate of the annual savings you might expect after installing loft insulation. Your savings will depend on the size of your property, whether you have any existing insulation and your average energy consumption.

property type	detached	semi-detached or end terrace	mid terrace	bungalow	flat
annual savings	£250	£145	£95	£100	£75

Source: Energy Saving Trust

## What is it made of?

The most common material used for loft insulation is mineral wool, which should be 270mm deep. However, different materials may be used, depending on the conditions in your loft – these may have different depths.

## How long will it last?

Loft insulation is effective for 40 years. So you'll be able to benefit from long term savings on your energy bills.

## I use my loft as a storage/living space – can I still have it done?

If you use your loft as storage or living space, you will need to cover the floor of your loft with insulation without squashing it, as this will significantly reduce its effectiveness. By just insulating between the joists and

adding boarding on top, the depth of the insulation will not be thick enough. To insulate to the required depth you can use raised storage platforms.

Alternatively, the loft ceiling can be insulated, so your existing floor remains intact. This can be done by fixing rigid insulation boards between the roof rafters, but they must fit the space very well. They can then be covered by plasterboard, or for best results, with insulated plasterboard.

**My loft is quite difficult to get in to will this stop me from having loft insulation installed?**

Where access to the loft is not easy or straightforward it is possible to have your loft insulation “blown” into the loft space. Made from cellulose fibre or mineral wool, this fire retardant and loose insulating material is blown in using specialist equipment.

**I already have some insulation in my loft – do I need more?**

If your loft insulation is 100mm or less you would certainly benefit by having it topped up with another layer of 200mm. The Energy Saving Trust estimates that top-up loft insulation can save the average householder as much as £60 per year at current energy prices. New build properties are now required by law to have 300mm (12") of loft insulation. The surveyor assigned to carry-out the survey will advise if you need to top-up your insulation.

**My loft has been boarded out – will this cause a problem?**

Not necessarily. The installer can lay top up insulation directly over the floorboards, or, if you prefer, they can lay the insulation once you have arranged to take the floorboards up yourself.

**Do I need to remove any existing insulation in my loft?**

No. The installation team will lay new insulation over the top of any existing material.

**My ceiling joists are only 4” (100mm) deep. How will additional layers of insulation fit between them?**

Insulation is firstly laid between the rafters to a depth of 100mm, A further layer of 150mm insulation is then laid across the rafters to achieve the required depth. Obviously this will mean that the joists are not visible; extra care will have to be taken when entering the roof space. Contractors can fit a standing platform or walkway within the loft spaces if so required, but there will be an additional charge.

**Do I need to provide ventilation in my loft space?**

Generally yes but that depends on whether it is adequately ventilated at the moment. Increasing the amount of insulation in the loft can lead to condensation of water vapour on timber members. If your loft is not properly ventilated you must install tile vents that will ensure an adequate air flow through the loft.

**I use my loft as a storage space – what should I do with the items up there?**

Storing items in the loft generally does not improve the thermal efficiency of your home. Prior to loft insulation being installed, you are therefore asked to clear stored items. If you require assistance doing this, you are advised to enquire about this with the accredited installation company when they come to survey your property.

Fact Sheet provided by Geoffrey Hunt Chartered Building Surveyor

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