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Insulation Buyer's Guide

Your impartial guide to choosing the
right home insulation installer



Introduction

Insulating your home is an extremely effective way of significantly reducing your home energy bills. Additionally, you'll benefit from a warmer house and you'll be doing your bit for the environment in reducing your home's carbon emissions.

By using Compare Companies free and impartial service, you've already taken the right steps in selecting the most reputable, professional tradespeople for the job. Our network of carefully selected suppliers have been vetted to meet our strict criteria including testimonials and references, credit checks, a stable trading history and accreditation with appropriate trade bodies and associations. All our suppliers are required to meet our Supplier Performance Charter. This gives you complete peace of mind that you are dealing with the most professional home improvement companies in your area, who are committed to offering the best value for money alongside the highest quality workmanship.





The information provided within this guide is by no means an exhaustive list of considerations. You will no doubt have your own based on your home, lifestyle and personal preferences.

This guide will however give you the information that you need to make an informed decision about who will carry out insulating your home.

In short – we have to trust them before you can trust them.



Benefits of Insulation

-  Keeps your home warm in winter and cooler in summer.
-  Saves you money on your energy bills.
-  One of the lowest cost energy saving solutions. Out of all the energy efficient home improvements you can make, insulation offers one of the best and fastest savings.
-  Can improve the rating on your home's EPC (Energy Performance Certificate) which is useful and valuable if you decide to sell or rent your home.

Heat Lost in the Home

Most people assume that heat rises and is lost through the roof, when in actual fact, heat travels in different directions and is lost through the walls, the roof, the windows and doors and even through the floor. It isn't just heat retention that needs to be considered, it's also cold air coming in through draughts and gaps in windows, doors and skirting boards.





Where most heat is lost, is really down to the type of house that you live in, for example a terrace house will lose less heat through the walls as it is surrounded on either side by another property. Similarly, a first floor apartment will lose less heat through the floor if there is another occupied apartment below.

An average property will lose between 30% and 40% of its heat through the walls, followed by around 25% through the roof. Windows and doors account for around 20% whilst 10% is usually lost through the floor.








Here are some comparison tables for cavity wall, solid wall and loft insulation. Savings examples are provided by The Energy Saving Trust – the social enterprise that works alongside the UK Government and local authorities and offer impartial advice to communities and households on how to save money on energy bills.

Loft Insulation

-  Detached House – Cost £395, saving per year **£225**
-  Semi-Detached House – Cost £300, saving per year **£135**
-  Mid-Terrace House – Cost £285, saving per year **£120**
-  Detached Bungalow – Cost £375, saving per year **£195**





Solid Wall Insulation

-  Detached House – **£435**
-  Semi-Detached House – **£260**
-  Mid-Terrace House – **£160**
-  Bungalow – **£175**
-  Flat – **£120**

How Much Can I Save?

Based on a home heated with gas central heating and totally uninsulated loft

Cavity Wall Insulation

-  Detached House – **£225**
-  Semi-Detached House – **£150**
-  Mid-Terrace House – **£95**
-  Bungalow – **£105**
-  Flat – **£70**



Home Insulation Types Explained



Loft Insulation

Loft insulation is the process of insulating the spaces either between or over the top of the wooden joists that run along the length of your loft just above the ceiling of the floor below. These are usually rolls of blankets made of glass, mineral, wool or rock fibre. The recommended thickness for this type of insulation is 270mm. For loft spaces that are awkward to lay blanket insulation, loose fill insulation is also available. This is granular insulation that is laid to a specific depth and is usually made out of similar materials at blanket insulation, cork or newspaper.



Cavity Wall Insulation

Cavity wall insulation is the process of filling the gap between the two layers of bricks used to build your home. This wall cavity is filled with insulating polystyrene beads, polyurethane foam or mineral wool. Small holes (usually around 25mm diameter) are drilled in the external brickwork and the insulating material is pipe blown into the wall cavity. Once complete, the holes are filled with a matching mortar to your existing brickwork. Depending on the size of your property, the job can usually be completed within half a day.

Home Insulation Types Explained



Solid Wall Insulation

Whilst the solid wall insulation process is a little more complex and disruptive than cavity wall insulation, if you're one of the 36% of UK homeowners residing in a property with solid walls, the heat lost through this type of wall makes this a worthwhile investment – especially if you are undertaking other types of home improvement. There are two types of solid wall insulation – internal and external. External insulation can also improve the aesthetics of a property. Insulating material is fixed to the exterior of the property and is finished with a protective render or other decorative cladding. Usually, the insulation is between 50mm to 100mm thick. External solid wall insulation is less disruptive than internal solid wall insulation.

Internal solid wall insulation can be done room by room to minimise the disruption to your home. Internal wall insulation usually consists of a flexible internal lining of mineral wool held in place by a studwork frame or standalone, laminated insulating thermal boards. Internal solid wall insulation is cheaper than external solid wall insulation, however it is more disruptive to home living.

Help With Costs

Free and subsidised insulation grants are available to a selection of individuals who meet certain criteria. Under the UK Government's ECO scheme (Energy Company Obligation), you can get part or all of the cost of loft and cavity wall insulation paid for. You must either own or privately rent your home and be in receipt of one of the following benefits:

To be eligible, you must own your property and get one of the following benefits:



A. Receive One of The Following Benefits

Pension Credit Guarantee Credit Element
 Income-related employment and support allowance (ESA)
 Income-based jobseeker's allowance (JSA)
 Income support
 Working and Child Tax Credits
 Universal Credit
 Constant attendance allowance

OR B. Receive Child Benefit

On the condition that the claimant's annual income from all sources does not exceed the amount set out in the table below

Number of Qualifying Children	1	2	3	4
Single Claimant	£18,500	£23,000	£27,500	£32,000
Member of a Couple	£25,500	£30,000	£34,500	£39,000

OR C. Receive one of the newly introduced benefits

Armed forces independence payment
 Attendance allowance
 Carer's allowance
 Disability living allowance
 Severe disablement allowance
 War pensions mobility supplement
 Industrial injuries disablement benefit
 Personal independence payment
 Constant attendance allowance

Your Check List

- Is your installer approved by the British Board of Agreement (BBA) or the Cavity Insulation Guarantee Agency (CIGA)?
- If you're seeking Green Deal finance is your installer Green Deal approved and have you had the necessary Green Deal assessment done beforehand?
- Has your installer carried out a full survey to understand your home and requirements?
- What preparation needs to take place before work can start? For example, does the roof need repairing?
- What type of material will be used and does it meet the latest building regulations recommended thickness?
- How well does the recommended insulation material perform and does it meet or exceed market standards?
- What warranties are provided for your new insulation?
- What safety standards does the insulation meet?
- How long will the work take and what disruption will the work cause to your home?
- Can the installer provide references or testimonials from other homeowners?



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