

Loft insulation

Insulate your home to improve energy efficiency and stop the heat escaping.

A well-insulated house keeps warmth exactly where you need it – indoors. Loft insulation is a simple and effective way to reduce your heating bills, improve energy efficiency and is a home improvement you can do yourself.

Before you embark on insulating your loft, you'll need to make sure it's in good condition and dry, otherwise the insulation won't work properly and you could be trapping dampness and mould in. If you're planning a home retrofit – where improvement works are made to improve the energy efficiency of your home – insulation is the recommended first step, to ensure any other improvements have the maximum results.

The table at the foot of this page shows how much a typical installation could cost you, and how much you could save on your energy bill by topping up your loft insulation from 120mm to 270mm.

Standard loft insulation

Loft insulation is effective for at least 40 years, and will pay for itself many times over in that time. Depending on the size and type of your home, you can save between £210 and £390 on your energy bill.



Insulation keeps the heat indoors. People who insulate their loft notice the difference in their comfort and in their fuel bills.

Standard loft insulation is appropriate for most homes. This is where rolls of insulation are laid in between and over the floor joists. Generally speaking, if your home has an accessible loft with no damp or condensation problems, it will be a good candidate for loft insulation.

Even if you already have some insulation, your loft may need a top-up. The recommended depth for mineral wool insulation – the most common material – is 270mm (about 1ft), but there are other materials (usually more expensive) which require different depths.

You might even be eligible for an insulation grant towards the cost of professional insulation,

How much you could save by topping up your loft insulation from 120mm to 270mm.

	Typical installation costs	Saving
Detached house	£1,100	£35 per year
Semi-detached house	£900	£20 per year
Mid-terrace house	£850	£20 per year
Detached bungalow	£1,200	£35 per year

(NB These estimates are based on gas-heated homes and on fuel prices as of July 2025, and assuming an unsubsidised insulation cost. The recommended depth of mineral wool insulation is 270mm, but other materials need different depths. Prices will vary.)



depending on your circumstances and how much insulation you currently have.

If you have loft insulation at joist level – on the ‘floor’ of the loft – then you do not also need insulation under the sloping part of the roof, unless you intend to use the loft as a living space.

Laying standard loft insulation is usually a straightforward job for a competent DIY-er. Mineral wool insulation can be bought in big rolls from builders’ merchants or DIY stores. See our separate DIY loft insulation advice sheet (www.cse.org.uk/advice/diy-loft-insulation) for more information including important factors such as ventilation and safety, and even bats.

If you need to use your loft for storage, you can use joist extenders to lift boards above the insulation. This will maintain a constant level of insulation throughout your loft space. But make sure the boards aren’t touching the insulation. You’ll need to leave a gap for ventilation to reduce risks of condensation, which can make your loft mouldy.

Blown-in loft insulation

For lofts with difficult access – e.g. small hatches and very little space – standard loft insulation rolls aren’t suitable. Instead, you can opt for blown-in insulation, which is where small pieces of insulating material is blown into your loft using a specialist tank and hose. The pieces offer good coverage of your loft as they reach all the nooks and crannies. Whereas rolls can be installed yourself, this is a job for a professional installer and can take a few hours depending on the size of the loft.



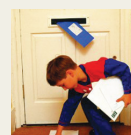
If you use your loft as storage, however, this may not be the right option. Because the coverage is so good, it can be hard to see the joists to place boards over them. And any pressure from the boards can reduce the effectiveness of the insulation. ❀

Tips to cut your electricity use, and save money ...



Give your clothes a day in the sun (and give your tumble drier a break). Clothes dried in fresh air feel great.

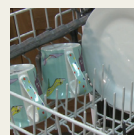
Draught-proof! Fit draught-excluders to your front door, letter box and key hole, and draw your curtains at dusk to keep the heat in.



Only fill the kettle with as much water as you actually need (but make sure you cover the metal element at the base).

Buying a new appliance?

Remember to check the energy rating label and consider the size.



Wait until you have a full load in your dishwasher or washing machine before doing a wash. Two half-loads use more energy than one full load.

Sleep tight. Make sure all the lights are turned off when you go to bed. You can get low-wattage night lights for children’s rooms or landings.



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We’re a charity (298740) supporting people and organisations across the UK to tackle the climate emergency and end the suffering caused by cold homes.

Our Home Energy Team offers free advice on domestic energy use to people in central southern and southwest England.

See all our energy advice pages at
www.cse.org.uk/advice