

ESSENTIAL GUIDE TO EXTERNAL WALL INSULATION


home insulation specialists

Lower Bills | Warmer Homes | Higher Value



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Heating costs in London have risen significantly in recent years, and many homes built with solid walls or older construction styles lose a large proportion of their heat through uninsulated walls. According to the UK Department for Energy Security and Net Zero, approximately one quarter of the heat in an uninsulated home escapes through external walls (DESNZ, 2024). For London households, where average annual dual fuel bills have increased to over £1,900 in 2024 despite government interventions (Ofgem, 2024), this represents a substantial and unnecessary expense.

External wall insulation (EWI) is one of the most effective solutions to reduce heat loss, cut bills, improve comfort, and increase property value. Properly installed EWI can lower annual energy costs by up to 40 percent depending on property type and usage patterns (Energy Saving Trust, 2023). It also improves the appearance and durability of buildings, reducing damp and mould while supporting environmental goals through lower carbon emissions.

This guide has been developed for homeowners, landlords, and housing associations in London seeking a clear, practical, and evidence-based understanding of external wall insulation. Inside, you will find:

- How EWI works and the step-by-step installation process.
- The main problems that EWI can solve, from high energy bills to damp and mould.
- The real financial picture: cost, long-term savings, zero-rate VAT policy, and myths around government grants.
- Why working with an accredited and experienced installer is essential.

This guide is not a sales brochure. It is a resource designed to empower you with knowledge so you can make an informed choice. By the end of this booklet, you will know exactly how external wall insulation can transform your property, improve comfort, and deliver long-term financial benefits.

Best Insulation Services Ltd.

London, 2025

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The drive to insulate homes in the United Kingdom has slowly evolved over the past century in response to energy costs, living standards, and government policy.

Much of the housing in London and across the country was built before modern insulation methods were introduced. Solid brick walls, common in pre-1920 properties, provided little resistance to heat loss, meaning that homes were expensive to heat and often uncomfortable in colder months (English Heritage, 2010).

After the Second World War, large volumes of housing were built quickly, often prioritising speed over energy efficiency. While cavity wall construction became more widespread,

The oil shocks of the 1970s brought energy efficiency into public debate for the first time. Government schemes began promoting loft and cavity wall insulation, although external wall insulation was still relatively uncommon and largely confined to experimental or high-rise projects (Boardman, 2007).

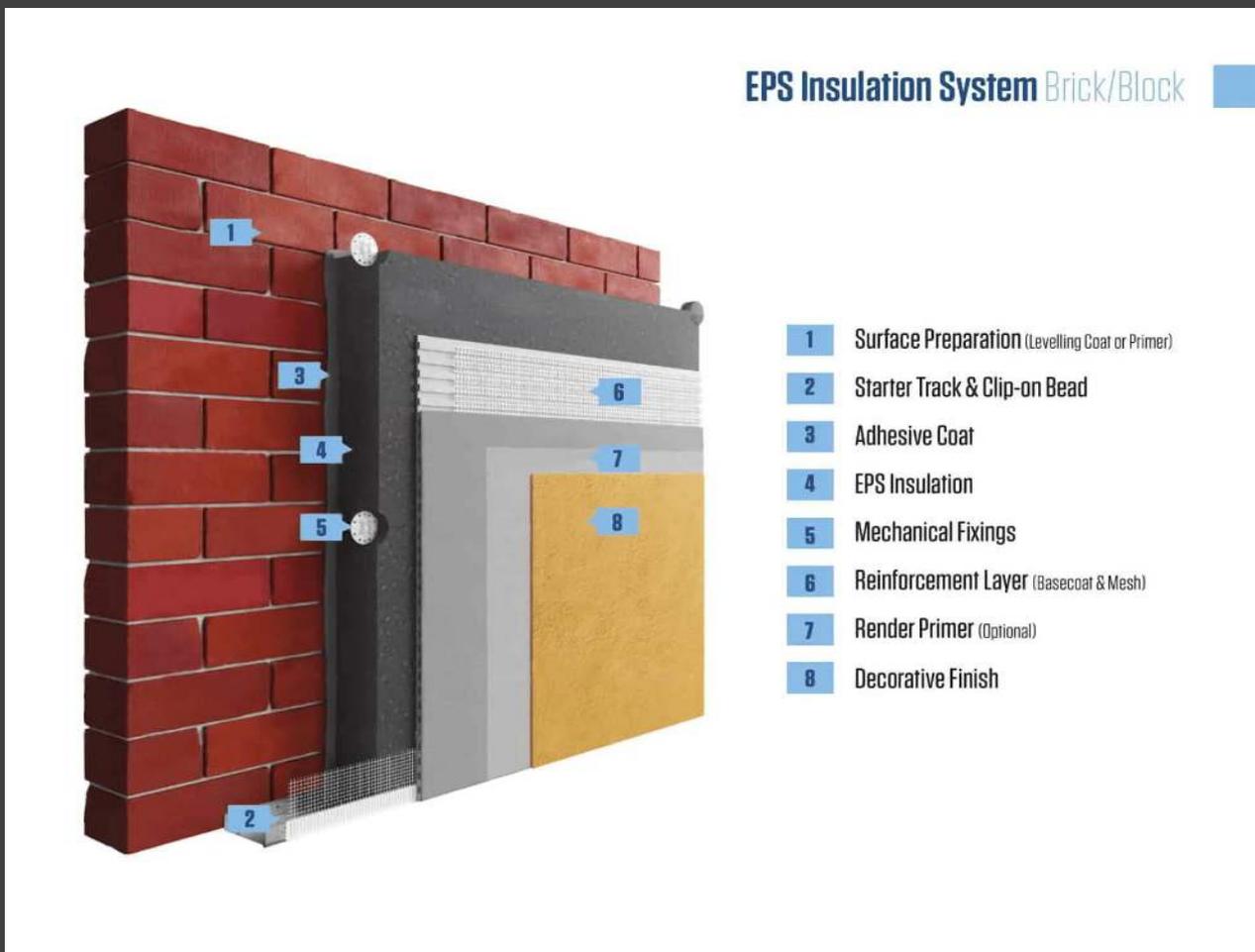
Rising environmental awareness and the UK's commitments to reduce carbon emissions increased interest in insulation. Programmes such as the Energy Efficiency Commitment and the Carbon Emissions Reduction Target (CERT) encouraged retrofit measures, although many properties with solid walls remained untouched (Department for Energy and Climate Change, 2013).

With the introduction of the Energy Company Obligation (ECO) schemes and the current zero-rate VAT policy on energy-saving materials, external wall insulation has become a recognised and practical solution for millions of older homes (HMRC, 2022). The London housing market, with its high concentration of pre-war solid wall properties, remains one of the areas where the benefits of EWI are most significant.

This historical context underlines why many London homes still suffer from poor energy performance and why external wall insulation is now considered an essential step towards modern comfort, financial savings, and environmental responsibility.

External wall insulation (EWI) is a retrofit solution designed to improve the energy performance of buildings by reducing heat loss through external walls. It involves fixing an insulating material, most commonly **expanded polystyrene (EPS)**, to the outside of a property and covering it with a protective, weather-resistant finish.

This section explains how the system works, the types of materials available, the typical installation process, and the limitations to consider.



What External Wall Insulation Is?

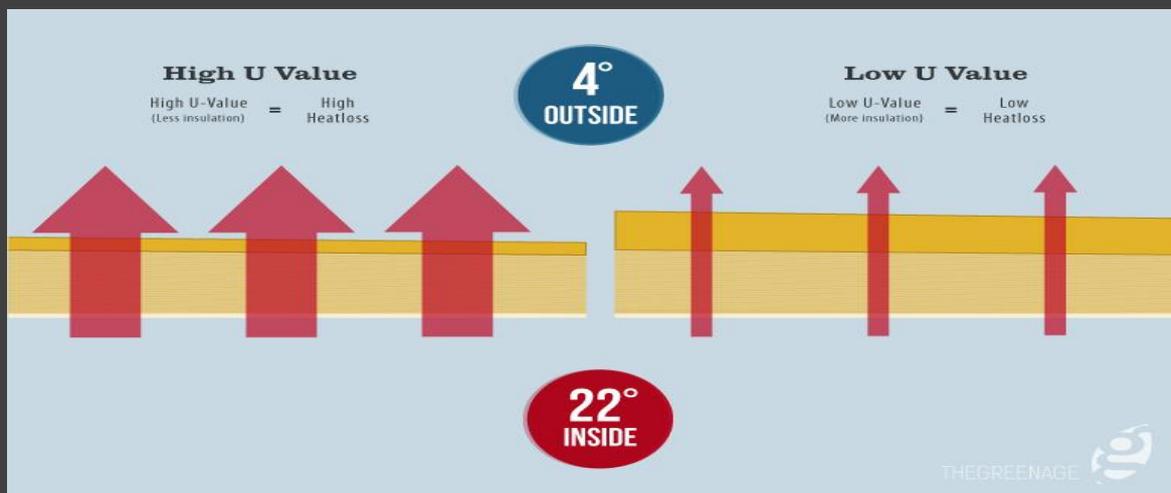
External wall insulation is applied to the exterior of a property, creating a thermal barrier that prevents heat from escaping in winter and entering in summer. The system is particularly effective for homes built with solid walls, which represent around 28 per cent of the housing stock in England and Wales (Department for Levelling Up, Housing and Communities, 2021).

Unlike cavity wall insulation, which is installed between two layers of brick, EWI is fixed directly to the outside surface of a building. This makes it one of the few viable solutions for older London properties that lack cavities, such as pre-1920 terraced houses and Victorian semis.

How External Wall Insulation Works?

Heat naturally flows from warmer areas to colder ones. In an uninsulated home, external walls act as a major channel for this transfer, accounting for up to a quarter of total heat loss (Department for Energy Security and Net Zero, 2024).

By adding a layer of insulation material to the wall's exterior, the thermal resistance of the structure is increased, measured in terms of its **U-value (the rate of heat transfer)**. Lower U-values mean less heat escapes. For example, the U-value of an uninsulated solid wall is typically around 2.0 W/m²K, but once insulated with an EPS system, this can be reduced to around 0.3 W/m²K, in line with current Building Regulations (HM Government, 2021).



Types of Systems and Materials

Several materials can be used in external wall insulation systems.

- **Expanded Polystyrene (EPS):** EPS is the most widely used system in the United Kingdom. It delivers strong thermal performance at an affordable cost, is lightweight, easy to handle, and quick to install. EPS boards can be cut to fit almost any building type and provide consistent performance over time. Importantly, they meet the requirements of Building Regulations when properly installed. EPS systems are also supported by accreditation schemes such as EWI PRO, which ensures compliance and quality.
- **Mineral Wool:** A non-combustible material that offers both thermal and acoustic insulation. It is well suited for applications where fire safety is prioritised, such as high-rise or multi-occupancy buildings. However, it is more expensive than EPS and requires thicker boards to achieve similar thermal performance.
- **Phenolic Foam:** Known for its high insulating properties with thinner boards. This is beneficial where external space is restricted. However, it is significantly more costly than EPS and is less widely available.

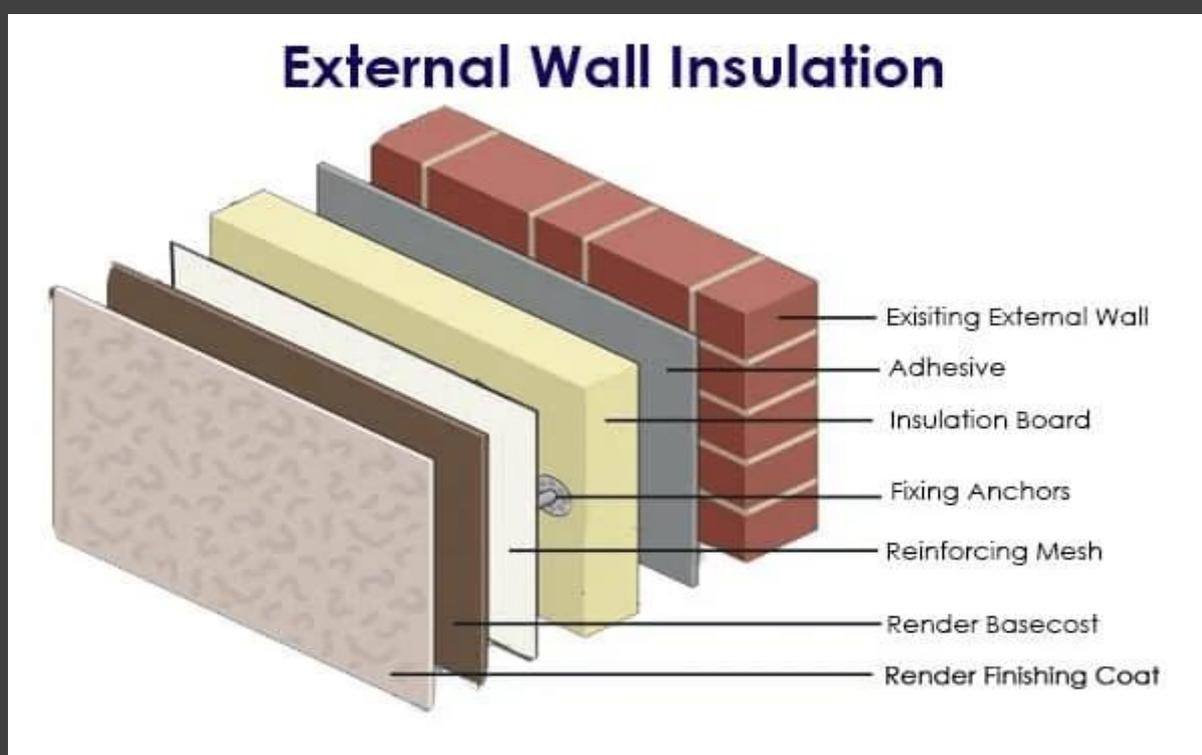
Technical Comparison of Insulation Materials

Feature	Expanded Polystyrene (EPS)	Mineral Wool	Phenolic Foam
Thermal conductivity (W/m·K)	~0.030–0.038 (Energy Saving Trust, 2023)	~0.035–0.045 (BRE, 2016)	~0.018–0.023 (Kingspan, 2023)
Typical board thickness needed to reach 0.3 W/m²K (solid wall retrofit)	100–120 mm	120–150 mm	60–80 mm
Fire resistance	Limited; treated EPS has improved fire safety but is combustible	Excellent (non-combustible, Euroclass A1)	Good, but less robust than mineral wool
Moisture resistance	Good; closed-cell structure resists water absorption	Good, but requires correct detailing to prevent water ingress	Moderate; can be sensitive to moisture exposure
Weight and handling	Lightweight, easy to cut and install	Heavier, more difficult to install	Lightweight but more brittle
Cost	Most affordable option	More expensive than EPS	Significantly more expensive
Durability	Stable performance over time	Long lifespan if correctly installed	Long lifespan but more sensitive to site conditions
Best suited for	Most housing (detached, semi-detached, terraced homes with budget considerations)	High-rise blocks, properties prioritising fire safety	Properties with limited space for thick insulation

When selecting an external wall insulation system, understanding the technical and practical differences between materials is essential. The table above compares expanded polystyrene (EPS), mineral wool, and phenolic foam across key performance indicators relevant to homeowners, landlords, and housing associations.

While all three materials can reduce heat loss, EPS offers the best balance of cost-effectiveness, performance, and versatility. For homeowners managing both budget constraints and the need for rapid installation, EPS is often the most practical choice.

Step-by-Step Installation Process



The installation of an EWI system typically involves the following stages:

1. **Initial survey and preparation:** The installer assesses the property to confirm suitability and prepares the walls by cleaning surfaces and repairing defects.
2. **Fixing insulation boards:** EPS or another chosen insulation material is mechanically fixed and adhered to the wall surface.
3. **Basecoat application:** A reinforcing mesh is embedded into a basecoat to strengthen the system and prevent cracking.

4. **Primer and finishing coat:** A decorative render or cladding is applied, providing weather protection and improving appearance.
5. **Final inspection and sign-off:** The installation is checked against quality and safety standards, ensuring compliance with Building Regulations and warranty requirements.

The process usually takes between two and three weeks for a typical semi-detached London home, depending on weather conditions and property size (Energy Saving Trust, 2023).

Limitations and Challenges

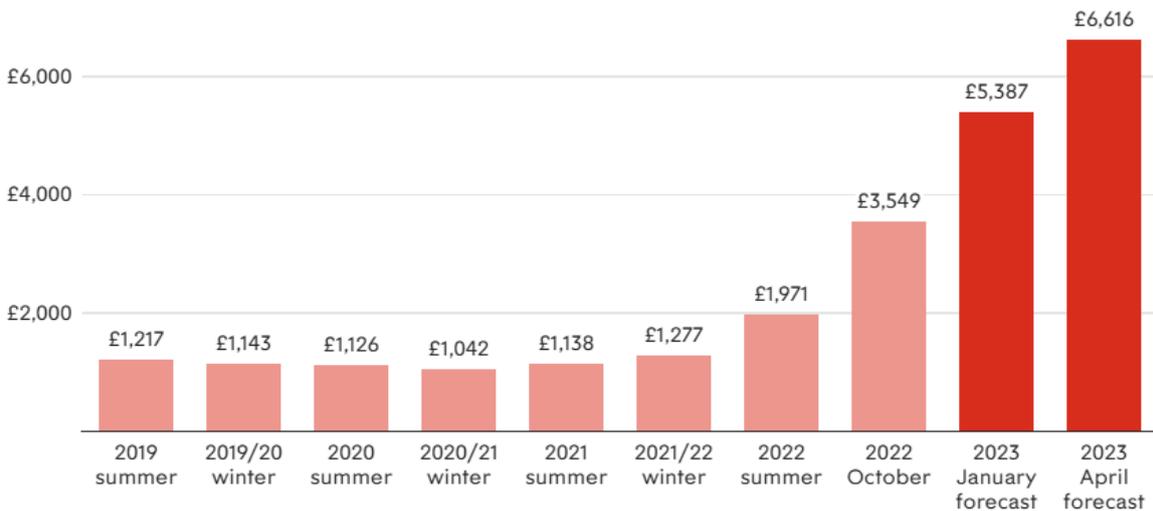
Although external wall insulation delivers significant benefits, it is important to be aware of the potential challenges:

- **Upfront Costs:** EWI requires a substantial initial investment compared with loft or cavity wall insulation. While costs vary, the Energy Saving Trust estimates installation at £8,000–£22,000 depending on property size and finish (Energy Saving Trust, 2023).
- **Planning Permission:** In some London boroughs, especially in conservation areas or for listed buildings, planning permission may be required if the appearance of the property is significantly altered (Historic England, 2018).
- **Property Suitability:** EWI is not suitable for every property. For example, homes with structural problems, damp issues requiring internal repair, or insufficient boundary space may face challenges before installation can proceed.
- **Disruption During Installation:** The process involves scaffolding, drilling, and rendering, which can create short-term inconvenience for occupants.
- **Appearance:** While modern systems offer a range of finishes, some homeowners may have concerns about altering the external appearance of their property.

These challenges do not diminish the value of EWI but highlight the importance of professional advice, accredited installation, and careful planning before committing to the work.

Energy bills are forecast to rise to over £5,300

Default tariff price cap for direct debit customers and forecast



Source: Ofgem and Cornwall Insight

Many London homes were built long before energy efficiency became a priority in construction. As a result, they are often expensive to heat, prone to dampness, and uncomfortable to live in. Poor insulation does not only impact energy bills; it also affects health, property value, and environmental performance. This chapter explores the most common hidden costs faced by homeowners when external walls are left uninsulated.

Rising Energy Bills

One of the most immediate consequences of poorly insulated homes is higher energy use. Solid wall properties, which are common in London's pre-1920 housing stock, lose as much as 45 per cent of their heat through external walls (Energy Saving Trust, 2023). With the average London household energy bill standing at around £1,900 in 2024 (Ofgem, 2024), inefficient walls translate directly into unnecessary financial loss. Over a decade, this can add up to thousands of pounds in wasted expenditure, making insulation a financial as well as a comfort-related decision.

Cold Walls and Thermal Discomfort

Uninsulated solid walls are cold to the touch in winter and contribute to uneven room temperatures. This can create uncomfortable living environments where heating must be kept on for longer periods. Research by the Building Research Establishment found that thermal discomfort is one of the main drivers for energy overuse, as households compensate by raising thermostat levels and extending heating times (BRE, 2016).

Damp and Mould

Poorly insulated walls are more susceptible to condensation, which can result in damp patches and mould growth. According to Public Health England, exposure to damp and mould is linked to respiratory problems, allergies, and poorer overall health outcomes (PHE, 2017). In London's climate, where humidity and rainfall are relatively high, these risks are intensified. Addressing wall insulation can significantly reduce condensation risks by increasing wall surface temperatures and reducing cold spots.

Maintenance and Repair Costs

Homes with poor insulation often require more frequent repairs due to the combined effects of damp, condensation, and structural strain. For example, untreated damp can damage plasterwork, timber, and even brickwork, leading to expensive remedial work. The Royal Institution of Chartered Surveyors highlights damp as one of the most common defects that reduces property value and increases ongoing maintenance costs (RICS, 2021).

Reduced Property Value

In the London housing market, energy performance is increasingly a factor in property valuation. The Energy Performance Certificate (EPC) is a mandatory document for all sales and rentals, and properties with low ratings are less attractive to buyers and tenants.

Research has shown that improving a home's EPC rating can increase its value by as much as 14 per cent, while poorly insulated homes risk stagnating or declining in price (Department of Energy and Climate Change, 2013).

Environmental Impact

Poorly insulated homes contribute disproportionately to greenhouse gas emissions. Residential buildings account for approximately 15 per cent of the UK's total carbon emissions, with heating being the largest contributor (Climate Change Committee, 2023). For London, where air quality and sustainability are major policy concerns, reducing emissions through better insulation is not only a personal financial matter but also an environmental responsibility.

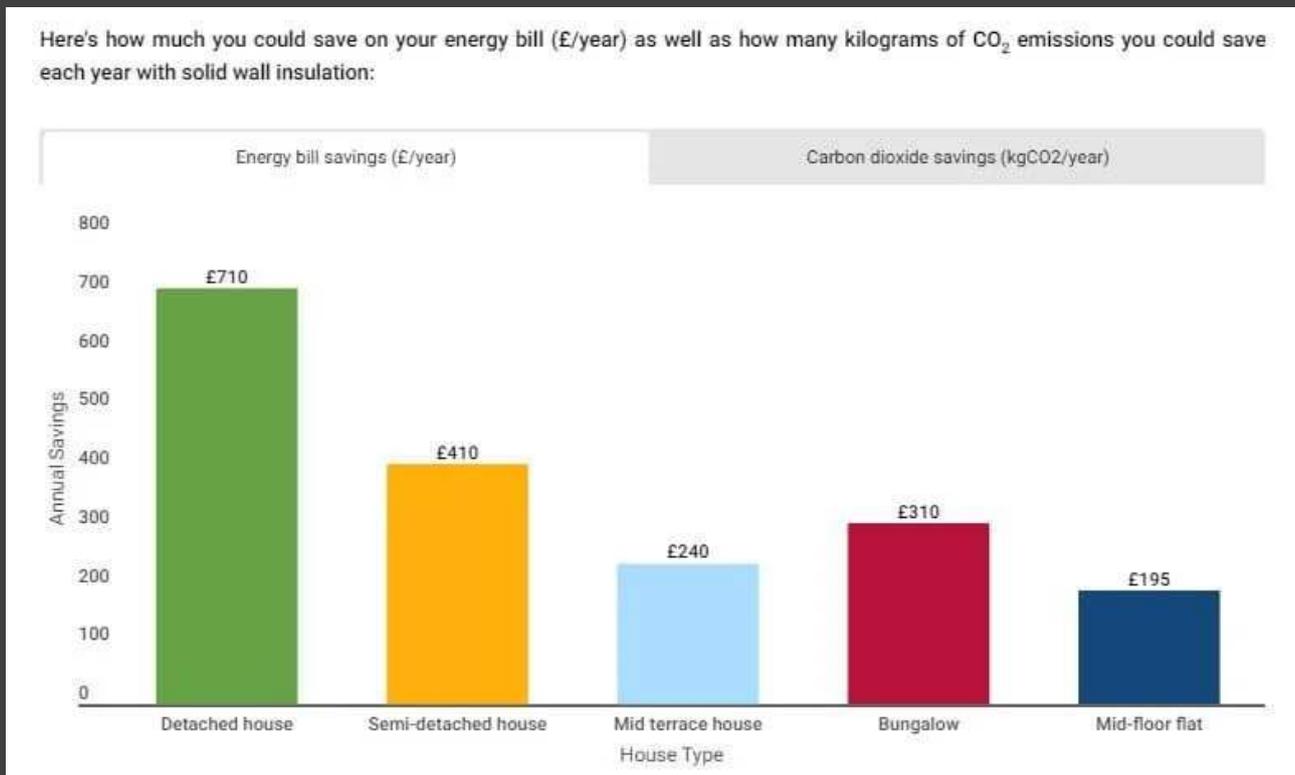
Health and Wellbeing Costs

The impact of poorly insulated homes extends beyond finances and property maintenance; it has serious implications for health and wellbeing. Cold, damp, and mouldy living conditions are strongly associated with respiratory problems, cardiovascular illness, and mental health strain.

- **Cold-related health risks:** Public Health England has identified that exposure to low indoor temperatures contributes to excess winter deaths, particularly among older adults and vulnerable groups (PHE, 2017). The World Health Organization recommends a minimum indoor temperature of 18°C, yet many uninsulated homes struggle to achieve this without excessive heating.
- **Damp and mould:** Poor insulation can lead to persistent dampness, creating environments where mould thrives. Research by the National Institute for Health and Care Excellence (NICE) links exposure to mould with asthma exacerbation and higher rates of respiratory infections, especially in children (NICE, 2016).
- **Economic burden on the NHS:** The Building Research Establishment (BRE) has estimated that poor housing conditions, including inadequate insulation and damp, cost the NHS in England approximately £1.4 billion annually in first-year treatment costs alone (BRE, 2021).

THE BENEFITS OF EXTERNAL WALL INSULATION

External wall insulation (EWI) is more than an energy-saving measure; it provides a combination of financial, structural, and environmental benefits that directly address the challenges outlined in the previous chapter. For London homeowners, landlords, and housing associations, these benefits can be significant, given the city's older housing stock and higher energy costs.



Lower Energy Bills

By reducing heat loss through walls, EWI can cut household energy demand substantially. According to the Energy Saving Trust, insulating solid walls can save between £410 and £930 annually, depending on property type and fuel prices (Energy Saving Trust, 2023). For London, where average energy bills are higher than the national average, potential savings are often at the upper end of this scale.

Over a 20-year period, these savings can offset much of the initial installation cost, making EWI a financially sound investment.

Improved Thermal Comfort

Homes with EWI maintain more stable indoor temperatures. Wall surfaces become warmer, reducing draughts and eliminating cold spots. Occupants report greater comfort, with less need to keep heating systems running for extended periods (BRE, 2016).

For households in London's older terraced or semi-detached properties, this translates into healthier and more comfortable living conditions throughout winter.

Damp and Mould Prevention

By increasing the temperature of wall surfaces, EWI reduces condensation risks. This prevents damp patches, mould growth, and the associated health risks. Public Health England highlights that warmer, drier homes improve respiratory health outcomes and reduce strain on healthcare services (PHE, 2017).

Increased Property Value

Insulated homes achieve higher Energy Performance Certificate (EPC) ratings, which positively influence property values. Research for the UK government has shown that properties with improved EPC ratings can increase in value by up to 14 per cent compared with similar homes without energy upgrades (Department of Energy and Climate Change, 2013). For landlords, this also improves compliance with minimum energy efficiency standards for rental properties.

Enhanced Building Protection

EWI provides a protective render or cladding finish that shields the underlying structure from rain, frost, and pollution. This extends the lifespan of external walls, reduces maintenance costs, and helps preserve building integrity in London's variable climate.

Environmental Benefits

By lowering heating demand, EWI reduces household carbon emissions. The Climate Change Committee identifies retrofitting homes with insulation as one of the most important measures for reducing the UK's residential emissions, which currently account for 15 per cent of the national total (CCC, 2023). For homeowners in London, this means contributing to both local and national climate goals while also lowering their environmental footprint.

Aesthetic Improvements

Modern EWI systems offer a wide range of finishes, from smooth coloured render to brick-effect cladding. This allows homeowners to update the appearance of their property while improving performance. For housing associations and landlords, this can rejuvenate entire blocks or estates, improving tenant satisfaction and community pride.

20-Year Cost-Benefit for a London Semi-Detached Home

To illustrate the long-term value of external wall insulation, let us consider a typical semi-detached home in London built before 1920 with solid brick walls.

- **Current energy bill (London average, 2024):** £2,000 per year (Ofgem, 2024).
- **Estimated heat loss through walls without insulation:** 35–40 per cent (Energy Saving Trust, 2023).
- **Annual wasted heat cost:** ~£750.
- **Annual savings after EWI installation:** £700–£850 depending on usage and energy prices (Energy Saving Trust, 2023).

Installation Costs

- Average cost of EWI for a semi-detached property: £12,000–£16,000, depending on finish and complexity (Energy Saving Trust, 2023).

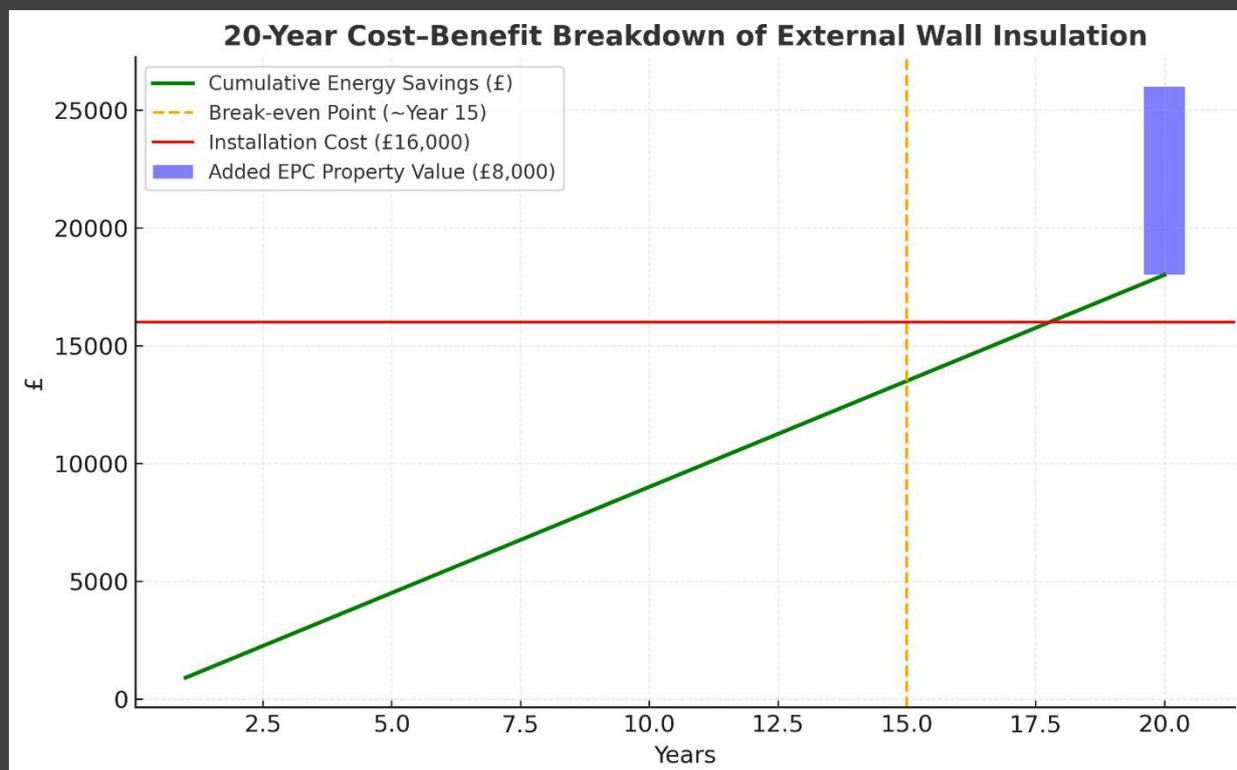
Long-Term Savings

If the household saves £800 annually on energy bills:

- **10-year savings:** £8,000
- **20-year savings:** £16,000

This calculation demonstrates that, over a 20-year period, the total savings can equal or exceed the upfront installation cost. When combined with:

- The government's zero VAT rate on insulation works (HMRC, 2022), reducing installation costs by 20 per cent compared to pre-2022 rates.
- Increased property value linked to improved EPC ratings (Department of Energy and Climate Change, 2013).



Investing in external wall insulation (EWI) is not only a practical decision for improving comfort and reducing bills but also one shaped by government policies and financial realities. Understanding the current framework helps homeowners and landlords make informed choices about costs, benefits, and available support.

Zero-Rate VAT Policy

Since April 2022, the UK government has applied a **zero per cent VAT rate** on the installation of energy-saving materials, including insulation (HMRC, 2022). This measure is in place until 2027 and represents a significant saving for households. For a typical semi-detached property with EWI costs of £14,000, this translates into a **£2,800 reduction in upfront costs** compared with pre-2022 VAT rules.

This policy makes insulation more affordable and reinforces the government's wider commitment to reducing domestic energy demand.

The Reality of Government Insulation Grants

Many homeowners assume that grants are widely available for external wall insulation. In practice, eligibility is limited.

- The **Energy Company Obligation (ECO4)** scheme, which runs until 2026, is focused on low-income households and properties with poor energy efficiency ratings (Ofgem, 2023). Eligibility requires the recipient to be in receipt of certain benefits or living in fuel poverty.
- For the majority of homeowners in London, this means they are **not eligible** for grant funding.
- The **Great British Insulation Scheme (GBIS)** also targets vulnerable households, with similar restrictions (Department for Energy Security and Net Zero, 2023).

It is therefore important for homeowners to view EWI as a private investment supported by VAT relief, rather than expecting government grants to cover costs.

Financing Options

Although direct financing is not typically provided by installers, homeowners and landlords can access a range of financial products to spread the cost of installation:

- **Home improvement loans** from banks and building societies, often with preferential interest rates for energy efficiency measures.
- **Mortgage products with green incentives**, offered by lenders such as Nationwide and Barclays, which may provide cashback or reduced interest rates for improving EPC ratings (Green Finance Institute, 2023).
- **Equity release or remortgaging**, allowing homeowners to use property value to fund improvements.

These financing options can reduce the barrier of upfront costs, allowing households to begin benefiting from lower bills immediately.

Cost vs. Long-Term Savings

The upfront cost of EWI is substantial, but when considered against long-term savings and property value gains, the financial case becomes clear.

- **Semi-detached home in London:** £14,000 installation cost, £800 annual savings = £16,000 over 20 years. With VAT relief, upfront costs are reduced to around £11,200.
- **Terraced home in London:** £12,000 installation cost, £600 annual savings = £12,000 over 20 years. With VAT relief, upfront costs fall to £9,600.

When combined with improved EPC ratings, which can increase property values by up to 14 per cent (Department of Energy and Climate Change, 2013), the return on investment is both financial and structural.

Benefits for Landlords: Meeting EPC Regulations

For landlords in London, external wall insulation is not only a financial investment but also a regulatory necessity.

EPC Requirements

Since 2018, the **Minimum Energy Efficiency Standards (MEES)** have required rental properties in England and Wales to have an **Energy Performance Certificate (EPC) rating of E or above** (Department for Business, Energy and Industrial Strategy, 2018). Landlords cannot legally rent out homes that fall below this standard unless an exemption has been registered.

The UK government has also proposed tightening these rules, with a future requirement for new tenancies to reach **EPC band C by 2028**, although this is under ongoing review (Department for Energy Security and Net Zero, 2023). Many London properties, particularly Victorian and Edwardian homes with solid walls, currently fall below this level.

How External Wall Insulation Helps Landlords

- **EPC Improvement:** By reducing heat loss and lowering U-values, EWI significantly boosts EPC ratings. This enables landlords to comply with existing MEES and prepare for likely future requirements.
- **Avoiding Rental Restrictions:** Properties with EPC ratings below E cannot be legally let. Improving insulation avoids costly void periods or fines for non-compliance.
- **Attracting Tenants:** Energy efficiency is increasingly important to tenants facing rising energy costs. A well-insulated property can justify higher rents and reduce tenant turnover.
- **Portfolio Value:** For landlords with multiple properties, improving EPC ratings across a portfolio protects long-term asset value and marketability.

Financial Implications

By investing in EWI, landlords can **avoid penalties** of up to £5,000 per property for non-compliance with MEES (UK Government, 2022). Improved EPC ratings can also make properties eligible for green mortgage incentives, reducing borrowing costs (Green Finance Institute, 2023).



Businesses in today's competitive retail market focus on developing immersive shopping spaces to shape customer actions and boost their sales results. Research demonstrates that the in-store environment consisting

The success of an external wall insulation (EWI) project depends not only on the quality of the materials but also on the expertise and reliability of the installer. Poor workmanship can result in damp problems, cracks, wasted money, and voided warranties. Selecting the right company is therefore one of the most important decisions a homeowner or landlord can make.

Key Considerations When Choosing an Installer

When selecting a contractor for EWI, several criteria should guide your decision:

- **Accreditation and approvals:** Always confirm that the installer is accredited by recognised bodies. Best Insulation Ltd. is an EWI PRO approved installer, ensuring systems are installed to tested standards with full technical support.

- **Warranties:** A robust warranty is essential for protecting your investment. Reputable companies provide both product and workmanship guarantees. This means that if problems arise, homeowners can rely on cover without incurring further costs.
- **Experience with London homes:** London housing stock is unique, with a high proportion of solid-wall terraced and semi-detached properties. Experienced local installers understand these structures and can adapt installation methods to achieve optimal results.
- **Transparent pricing:** Detailed quotations with a breakdown of costs indicate professionalism. Avoid companies that give vague estimates without site surveys.

Why the Cheapest Option Is Often the Most Expensive?

It is natural to seek competitive prices, but selecting the lowest-cost provider carries significant risks. "Cowboy builders" often cut corners, use substandard materials, or lack proper accreditation. This can lead to:

- Poor thermal performance and disappointing energy savings.
- Cracking or water ingress due to incorrect application.
- Lack of warranties, leaving homeowners with no recourse if faults occur.

At Best Insulation Ltd., we regularly receive enquiries from homeowners asking us to repair new but poor-quality installations. Unfortunately, external wall insulation is a closed system. This means that faults such as trapped moisture, thermal bridging, or inadequate fixings cannot simply be patched over. The entire system usually needs to be removed and replaced in full.

The cost of stripping away failed insulation and reinstalling a new system is often considerably higher than the cost of doing it correctly the first time. In some cases, remedial works have cost homeowners nearly twice as much as a professional, accredited installation would have originally.

What appears to be a low-cost option at first can ultimately result in greater expense, disruption, and frustration. Choosing a trusted, EWI PRO accredited installer with strong warranties ensures that the system delivers the promised performance for decades, without hidden costs or nasty surprises.

Large Nationwide Firms vs. Small Sole Traders

When choosing an installer, homeowners often face a choice between very large nationwide contractors and sole traders. Both have disadvantages:

- **Nationwide companies:** While they may appear reputable, these firms often rely on subcontracted labour, which can result in inconsistent quality. Homeowners may also find customer service less personal, with longer waiting times for support.
- **Sole traders:** A one-person operation may offer low prices, but they often lack the resources, insurance cover, and aftercare capacity to provide lasting reliability. If problems arise, it can be difficult to obtain remedial work or enforce accountability.

The Mid-Sized Advantage

Mid-sized businesses represent a balanced option, combining professionalism and structure of a larger firm with the personalised service of a smaller one. This ensures:

- Direct accountability and responsive customer service.
- Skilled, accredited teams trained to EWI PRO standards.
- Competitive pricing without compromising on quality.
- Comprehensive warranties on both products and workmanship.

This balance is particularly valuable for London homeowners and landlords seeking both reliability and personal support.

Selecting the right installer is as important as the insulation itself. Accreditation, warranties, experience, and service quality all determine the success of an EWI project. By avoiding the pitfalls of the cheapest option, oversized corporations, or sole traders, homeowners can ensure long-term value and peace of mind. Best Insulation Ltd., as an EWI PRO approved installer with strong warranties, provides the optimal choice for quality, accountability, and service

Practical Checklist for Homeowners

10 Questions to Ask Your EWI Installer Before Signing a Contract

This checklist provides homeowners and landlords with a clear framework for assessing installers. It can be presented as a standalone one-page tool in the booklet, ideally with a tick-box design for usability.

Are you an accredited installer, and can you provide proof (e.g. EWI PRO approval)?

What type of insulation system do you recommend for my property, and why?

What warranties do you provide for both the materials and the workmanship?

Can you show me examples of similar London properties you have insulated?

Do you carry out the work with your own trained staff, or do you subcontract?

How will you ensure compliance with Building Regulations and planning permission if required?

What is included in the quote, and are there any possible additional costs?

How long will the installation take, and how much disruption should I expect?

What aftercare or maintenance support do you provide once the work is complete?

Can I see references or testimonials from previous clients?

How This Checklist Helps

By asking these questions before committing to an installer, homeowners can:

- Avoid poor-quality or unaccredited providers.
- Ensure clear accountability through warranties and approvals.
- Gain confidence in the company's experience with London housing stock.
- Protect themselves from unexpected costs and "cowboy builder" practices.

When considering external wall insulation (EWI), homeowners and landlords often have similar concerns about cost, disruption, appearance, and long-term performance. This section addresses the most frequently asked questions, based on guidance from trusted organisations and customer enquiries.

1. How long does installation take?

For a typical semi-detached property in London, installation usually takes **two to three weeks**, depending on property size, weather conditions, and finish type (Energy Saving Trust, 2023). Larger properties or complex projects may take longer.

2. Will external wall insulation change the appearance of my house?

Yes, EWI adds a **new external layer**, which changes the façade. However, modern systems offer a wide choice of finishes, including smooth coloured renders, textured finishes, and brick-effect cladding. This allows homeowners to either maintain a traditional look or give their property a modern update.

3. Is planning permission required?

In most cases, EWI does **not require planning** permission. Exceptions include properties in conservation areas, listed buildings, or where the appearance of the property changes significantly (Historic England, 2018). A professional installer can advise whether planning approval is needed for your home.

4. How much disruption should I expect?

EWI is installed externally, so internal disruption is minimal. Scaffolding will be required, and there will be some noise from drilling and rendering. However, homeowners can usually remain in the property throughout the works.

5. How much does it cost?

Costs vary by property size and finish. For a semi-detached home, typical costs range between **£12,000 and £16,000**, while a terraced property may cost £8,000–£12,000 (Energy Saving Trust, 2023). VAT is currently set at zero per cent for insulation works, reducing total costs compared with pre-2022 rates (HMRC, 2022).

6. How much will I save on energy bills?

Savings depend on property type and heating use. On average:

- Detached house: £930 annually.
 - Semi-detached house: £700–£850 annually.
 - Terraced house: £600–£750 annually (Energy Saving Trust, 2023).
-

7. What maintenance does external wall insulation require?

EWI is designed to be low-maintenance. Occasional cleaning of rendered surfaces and minor repairs to cracks or chips may be needed over time. Most systems come with warranties lasting between **10 and 25 years**, depending on the installer and materials.

9. Can external wall insulation improve property value?

Yes. Homes with higher Energy Performance Certificate (EPC) ratings are more attractive to buyers and tenants. Research has shown that improving an EPC rating can increase property value by up to 14 per cent (Department of Energy and Climate Change, 2013).

10. Isn't internal insulation enough?

Internal wall insulation can improve energy efficiency, but it is often less effective and more disruptive than external wall insulation (EWI). Internal systems reduce room sizes, require skirting boards and radiators to be removed and refitted, and can create cold bridging at junctions if not installed perfectly. They also do not protect the external structure from weathering.

In contrast, EWI insulates the whole envelope of the building, keeps walls warmer, prevents damp, and protects against external damage. For London's older housing stock, where space is already limited, EWI is usually the preferred long-term solution (Energy Saving Trust, 2023).

11. Am I eligible for a government grant?

Most homeowners in London are not eligible for government grants for external wall insulation. Schemes such as the **Energy Company Obligation (ECO4)** and the **Great British Insulation Scheme (GBIS)** are targeted at low-income households or those in fuel poverty (Ofgem, 2023; Department for Energy Security and Net Zero, 2023). Eligibility is typically linked to receipt of certain benefits or living in properties with very poor Energy Performance Certificate (EPC) ratings.

For the majority of households, insulation should be seen as a **private investment supported by the government's zero VAT policy**, rather than something that grants will cover. This makes choosing the right installer even more important to maximise long-term value.

MYTHS VS. FACTS: COMMON MISCONCEPTIONS

Myth	Fact
"Government grants will pay for my insulation."	In reality, most grants such as ECO4 and the Great British Insulation Scheme are only available for low-income households or those in fuel poverty. The majority of London homeowners are not eligible (Ofgem, 2023; DESNZ, 2023).
"Planning permission is always required for EWI."	Most homes do not require planning permission. Exceptions include listed buildings, properties in conservation areas, or when the appearance is significantly altered (Historic England, 2018).
"EWI will make my house damp."	When installed by accredited professionals, EWI prevents damp by raising wall surface temperatures and reducing condensation. Problems arise only from poor workmanship (BRE, 2016).
"It is cheaper to keep paying higher bills than to invest in insulation."	Over 20 years, insulation typically pays for itself through savings. For example, a semi-detached London home can save £16,000 over two decades, covering installation costs (Energy Saving Trust, 2023).
"Cheapest installers save me money."	Low-cost, unaccredited installers risk poor results and no warranties. Remedial works often cost more than choosing a professional installer in the first place (CIOB, 2021).

External wall insulation (EWI) is one of the most effective ways to cut energy bills, improve comfort, protect your property, and increase its value. By reading this guide, you now have a clear understanding of how EWI works, the problems it solves, the financial case, and the importance of choosing the right installer.

The next step is to take action and assess the potential for your own property.

But Why Act Now?

- **Energy bills remain high:** Even with price cap adjustments, London households continue to spend close to £2,000 per year on heating and electricity (Ofgem, 2024). Each winter without insulation means more wasted money.
- **Zero VAT until 2027:** Current government policy means you pay no VAT on insulation works, saving 20 per cent compared with pre-2022 costs (HMRC, 2022).
- **Protect your property:** Insulation reduces damp, mould, and structural strain, avoiding expensive repairs later.
- **Future-proof compliance:** Landlords can meet EPC requirements and protect rental income, while homeowners increase property value.

Delaying insulation means higher ongoing costs and missed opportunities for financial and lifestyle benefits.

Your Free, No-Obligation Quote

Best Insulation Ltd. offers a **free, no-obligation survey and quote** for all London homeowners, landlords, and housing associations. Our service includes:

- Professional assessment of your property's suitability for EWI.
- A detailed quotation with transparent costs.
- Recommendations tailored to your property type.
- Access to accredited EWI PRO systems with full warranties.

How to Get Started?

Taking the next step is simple:

1. Visit bestinsulation.co.uk or simply click the button below.
2. Complete our short enquiry form.
3. Arrange a free, no-obligation survey at a convenient time.
4. Receive a tailored quotation and professional guidance.

**TAKE THE NEXT STEP TODAY
AND
SECURE YOUR FREE QUOTE**



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