

# Eco-Retrofit for Householders

## Unit 3: Insulation

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Contact details

Training by:

**PEOPLE  
POWERED  
RETROFIT**

For:



# Agenda

- Introductions
- Recap: the Whole House Approach
- Why insulate?
- Insulation approaches and materials
- Insulation performance: thermal conductivity and U-values
- Regulations, standards, and quality
- Wrap-up
- Q&A

# Introductions

## People Powered Retrofit

# PEOPLE POWERED RETROFIT



# Recap:

# Whole House Retrofit

**Which systems  
interact in a whole  
house retrofit?**

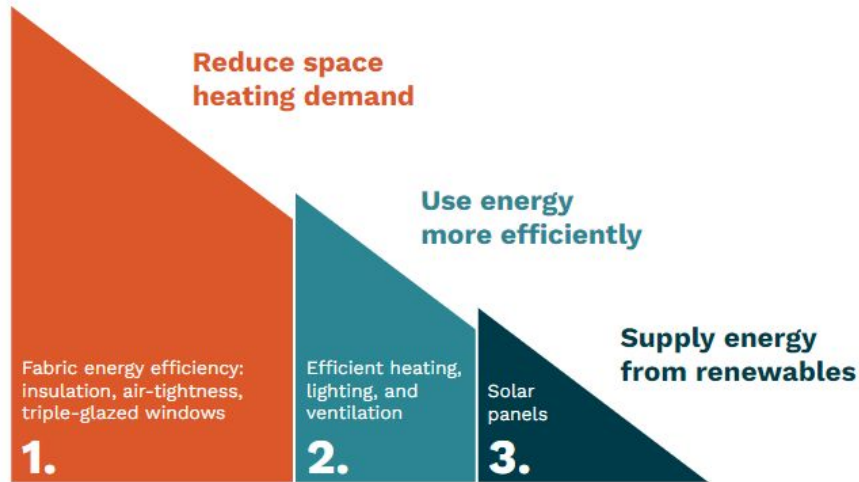
# The Whole House Approach

- Houses are complex systems
- Context specific and 'risk management' approach
- Be aware of potential unintended consequences
- Any new measures must be well considered, well designed, well installed and understood by the resident





# The Whole House Approach - Fabric First



## Why?

- More effective building services
- Lower maintenance
- No unnecessary 'eco-bling'
- Reduced ongoing costs
- Better living conditions
  
- Reduces fuel poverty
- Future-proofs homes
- Easier approach to meeting target CO2 savings

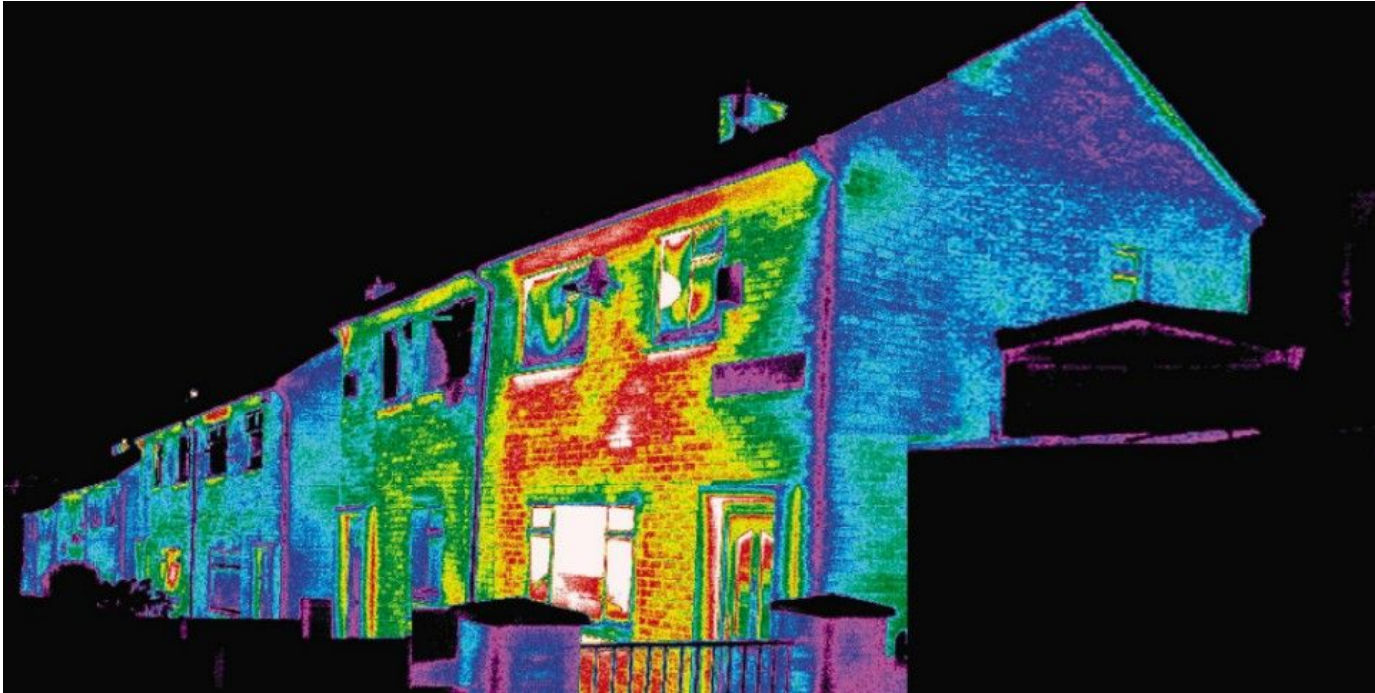


# Why insulate?

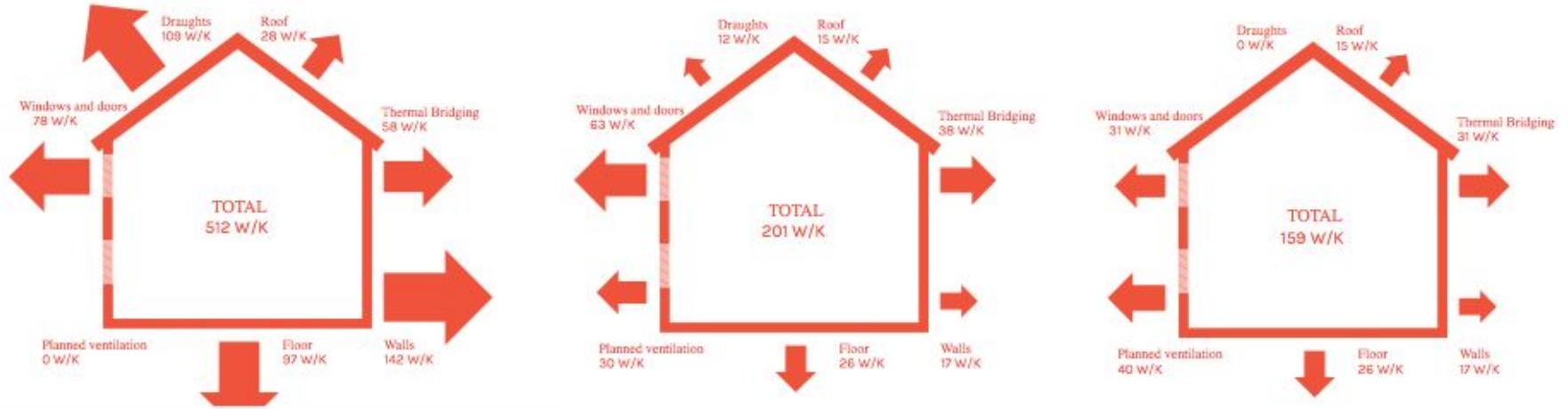
## Why insulate?

- Address fabric heat loss
- Reduce space heating demand
- Reduce peak heating demand
- Improve comfort

## Address heat loss

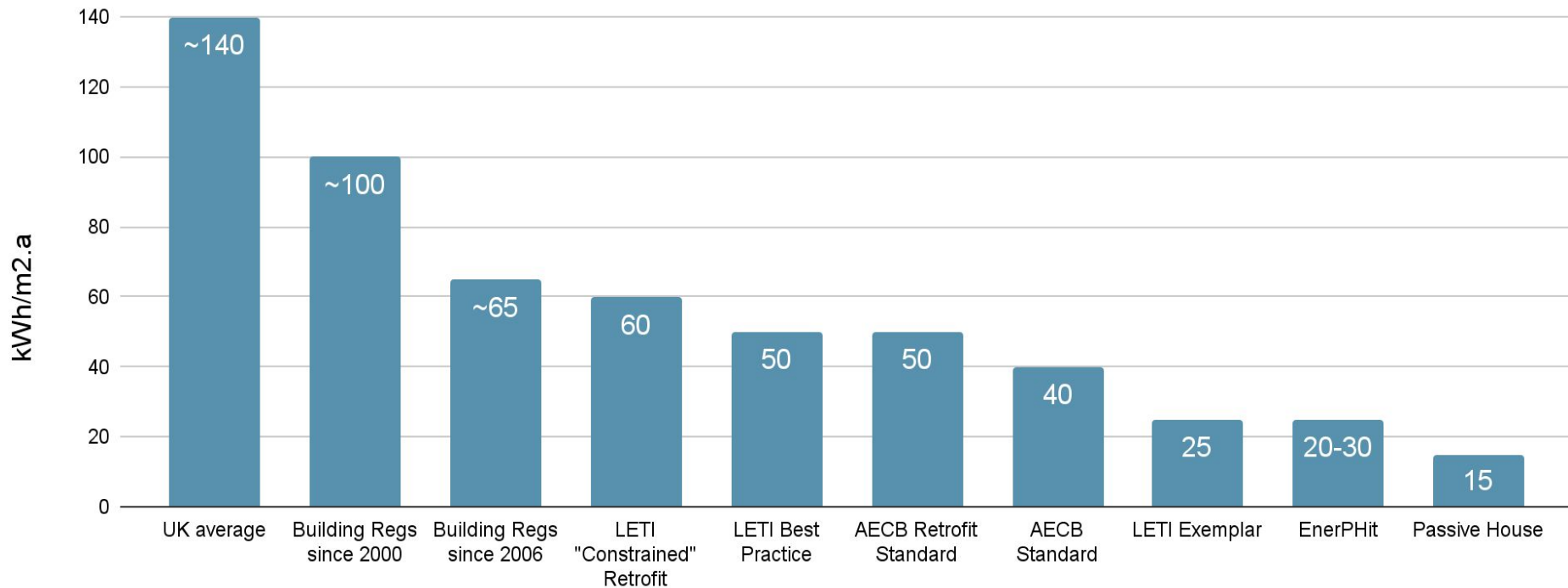


# Address heat loss

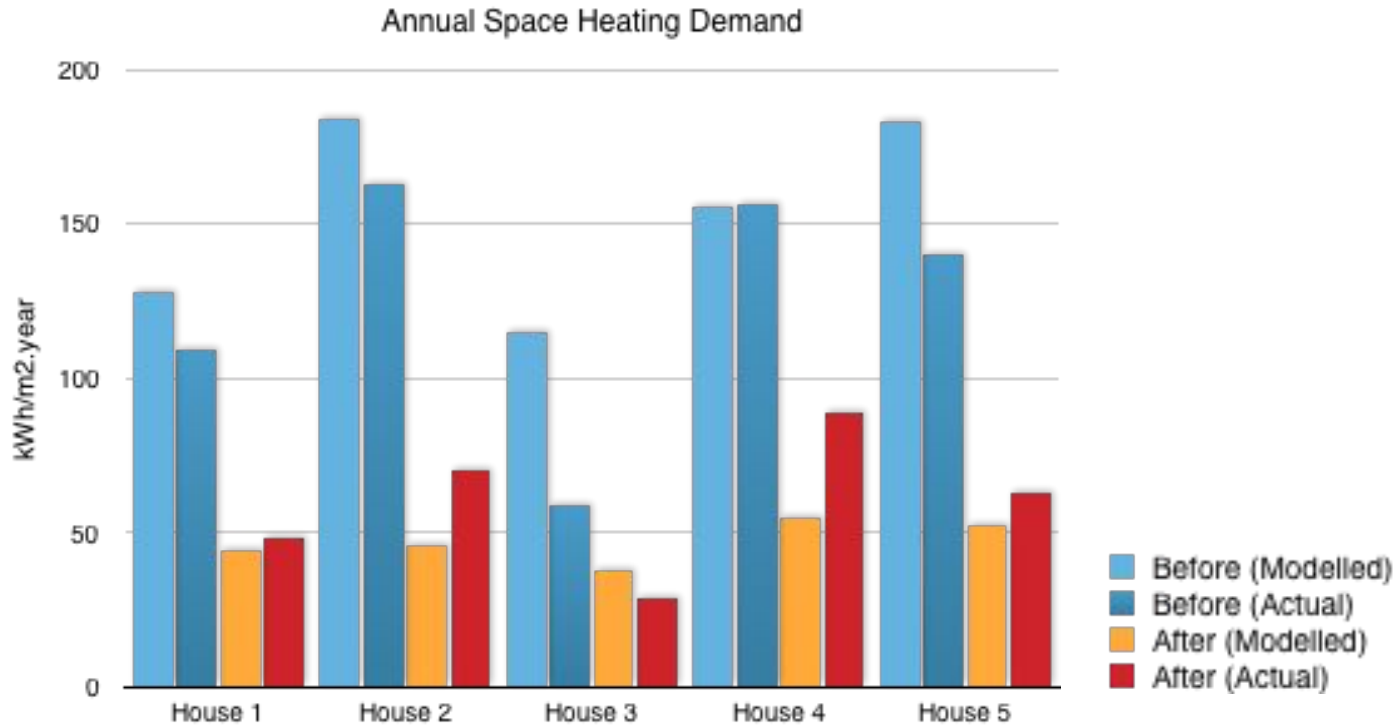


Reducing heat loss

## Space Heating Demand (kWh/m<sup>2</sup>.a)



# What's possible in retrofit?



## Peak Heating Demand (w/K\* design temperature)

Rate of heat input a building needs to maintain a comfortable internal temperature at peak usage e.g. cloudy, cold winter day

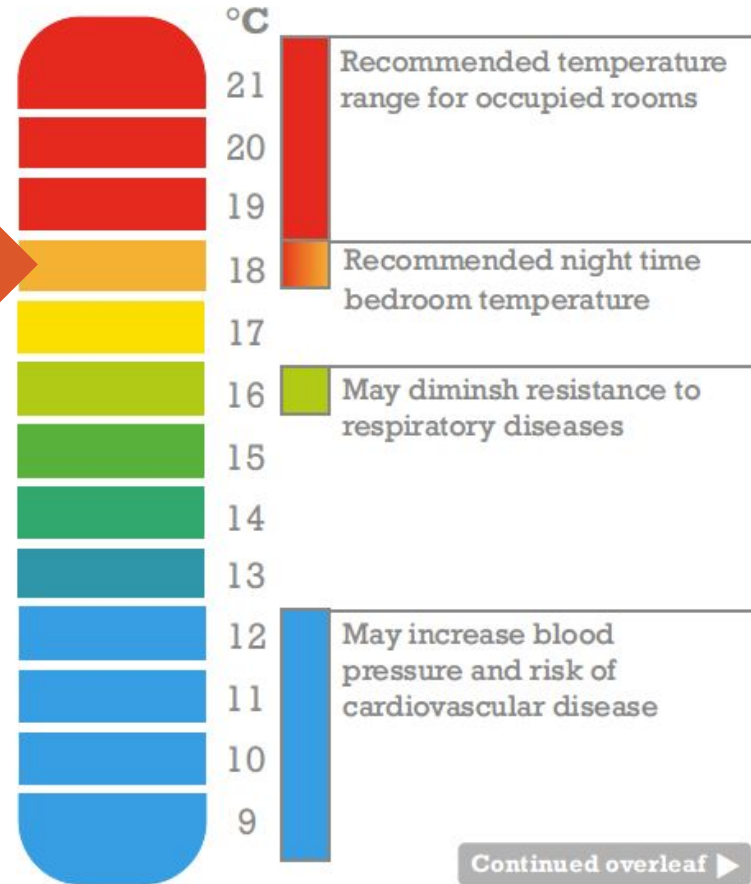
Used to:

- Sizing heating systems e.g. heat pump/radiators
- Considering impact on individual houses and impact on the grid (demand vs. capacity)



## Improve comfort: Meet heating targets

Recommended minimum internal temperature for all occupied rooms by PHE



Continued overleaf ▶

## Improve comfort: Addressing cold

Keeping warm when it's cold

### Insulation:

- Reduces conduction
- Raises surface temperatures



## Improve comfort: Addressing heat

Keeping cool when it's hot

Consider:

- Position and amount of windows/glass
- Shade
- 'Decrement delay'
- Ventilation
- Building services

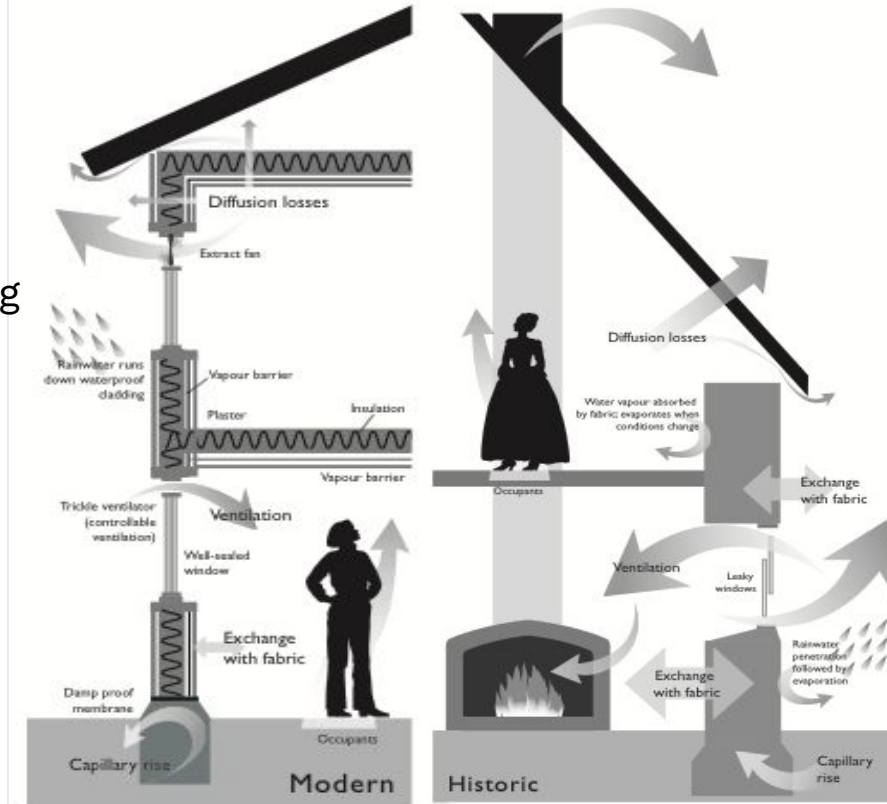


# Insulation approaches and materials

# Building types

## Modern homes:

- Central heating
- Double-glazing
- Draught-proofing

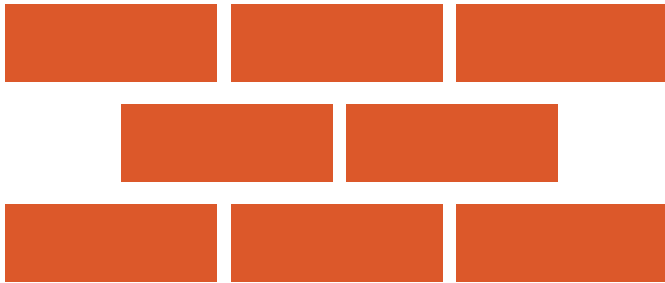


## Older homes:

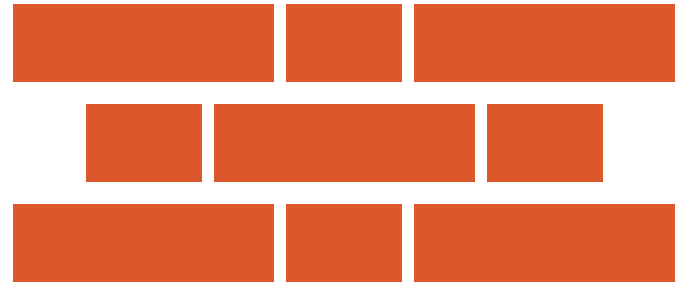
- Coal fires
- 'Breathable' materials

# Walls

Cavity wall



Solid wall



**Not always easy to tell the difference!**

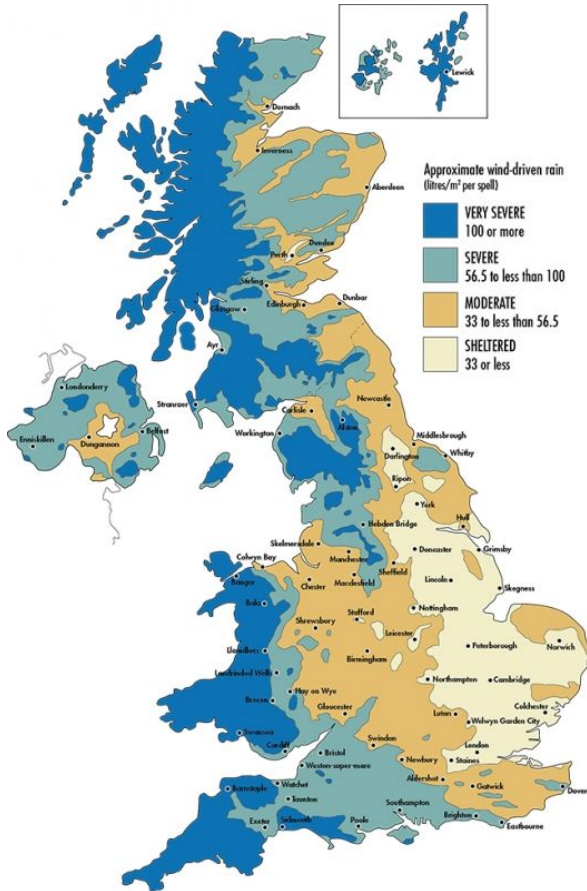
## Walls: Cavity wall insulation

- Injecting polystyrene beads or mineral fibre
- Solutions available for narrower cavities and those difficult to access
- Requires professional installation
- <https://ciga.co.uk/>
- Can be combined with EWI





# Walls: Cavity wall insulation



## Benefits

- Can reduce heat loss through the wall by ~75%
- Quick and minimal disruption

## Take care

- Exposure and wind-driven rain (see LABC map)
- Condition of the cavity
- Off-gassing
- Vents sleeved?
- Holes plugged afterwards?
- Full fill (avoiding cold spots)
- Closures: window/door openings; top of walls
- Difficult to extract if done wrong

## Walls: External wall insulation (EWI)

- Insulation fixed to outside walls
- Solid or cavity walls (if cavity checked and filled)
- Render, cladding, brick slip finish or tile hanging



## Walls: External wall insulation (EWI)



**Figure 24** Note large areas of exposed building elements



**Figure 25** Large thermal bridge created by lamppost

### Benefits

- No loss of internal living space
- Minimal internal disruption

### Take care

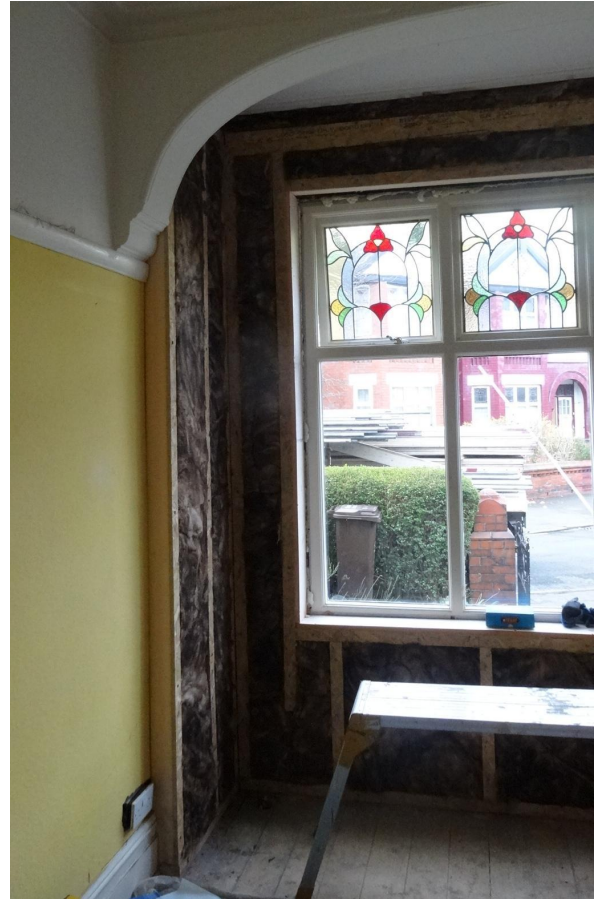
- Details (see images), ventilation, cold bridges
- Planning permission
- Additional costs: scaffolding, party wall, moving services, excavation etc.
- Fire risks: combustible materials and surface spread of flame
- Material choice

Image credit and further reading:

<https://historicengland.org.uk/research/results/reports/88-2014/ExternalWallInsulationinTraditionalBuildings>

## Walls: Internal wall insulation (IWI)

- Insulation added to internal walls
- Solid walls
- External aesthetics



## Walls: Internal wall insulation (IWI)

### Benefits

- Maintains external appearance of the home
- One room at a time is possible (if you ensure joining for thermal and air-tight performance)

### Take care

- Disruptive and messy!
- Condition of external wall and level of exposure
- Requires good understanding of moisture movement through walls and airtightness skills
- Hanging pictures/shelves etc. afterwards!



## Walls: Multiple methods



## Roofs and lofts

- Insulation added to the floor of a loft space or at rafter level
- Installed from above or below





## Walls: Roof/Loft Insulation

### Benefits

- Can be DIY
- Very cost-effective
- Material choice – including recycled options

### Take care

- Condensation!
- Storage
- Cold water tank
- Electrical cables and recessed lighting

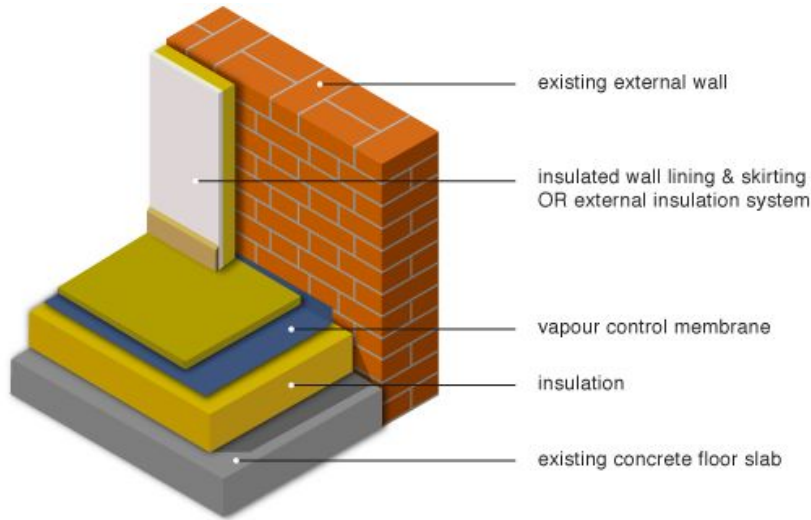
## Floors

Insulation between joists (suspended timber floor) or above/below a concrete slab.

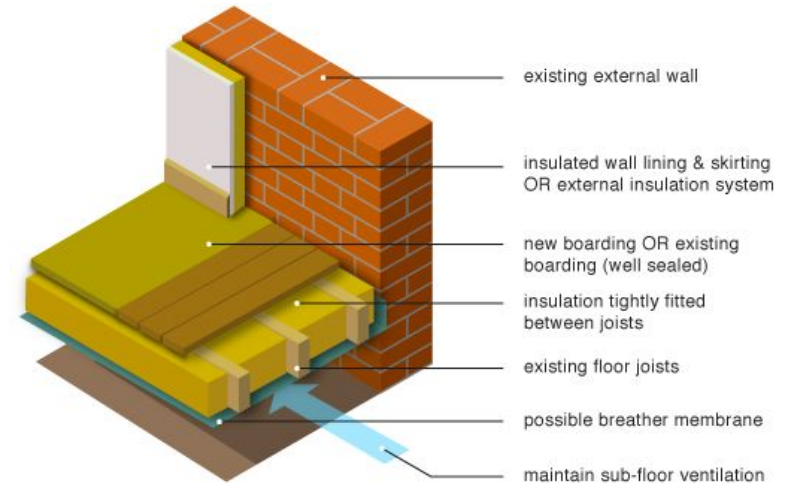
Typically 200mm (between joists) or 100 – 160mm (concrete slab)

# Floors

## Upgrading an existing slab



## Upgrading an existing suspended timber floor



- Dig up and replace
- Leave and insulate at perimeter

# Floors

## Benefits

Comfort

Less disruptive (if accessible)

## Take care

Access to sub-floor void

Maintain sub-floor ventilation

Check condition of existing floor carefully

Joins with wall insulation

Airtightness

## Considerations when choosing insulating materials

- Petrochemical vs.non-petrochemical
- Fibre vs.foam
- Flexible vs.rigid
- Vapour permeability
- Diffusion
- Capillary action
- Thermal conductivity
- Fire retardancy
- Price



## Insulating materials: Examples









## Windows and doors

Double/triple glazing

Low-e glass

Filled with inert gas e.g. argon, krypton etc.

Warm edge spacers

Can reduce fabric and draught heat-loss

Secondary glazing



# Windows and doors

## Benefits

Comfort

Noise

## Take care

Installation key to reduce  
air leakage

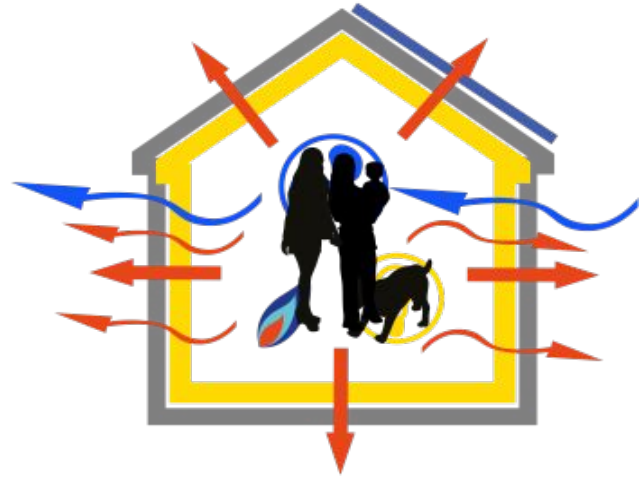
Refurbishing existing frames –  
cost vs. performance

## Reminder: Whole house Approach

Insulation +

Air-tightness +

Ventilation



# Knowledge check

**What features should you consider when choosing insulating materials, and why?**

# Insulation performance: thermal conductivity and U-values

# Thermal conductivity

Table 1

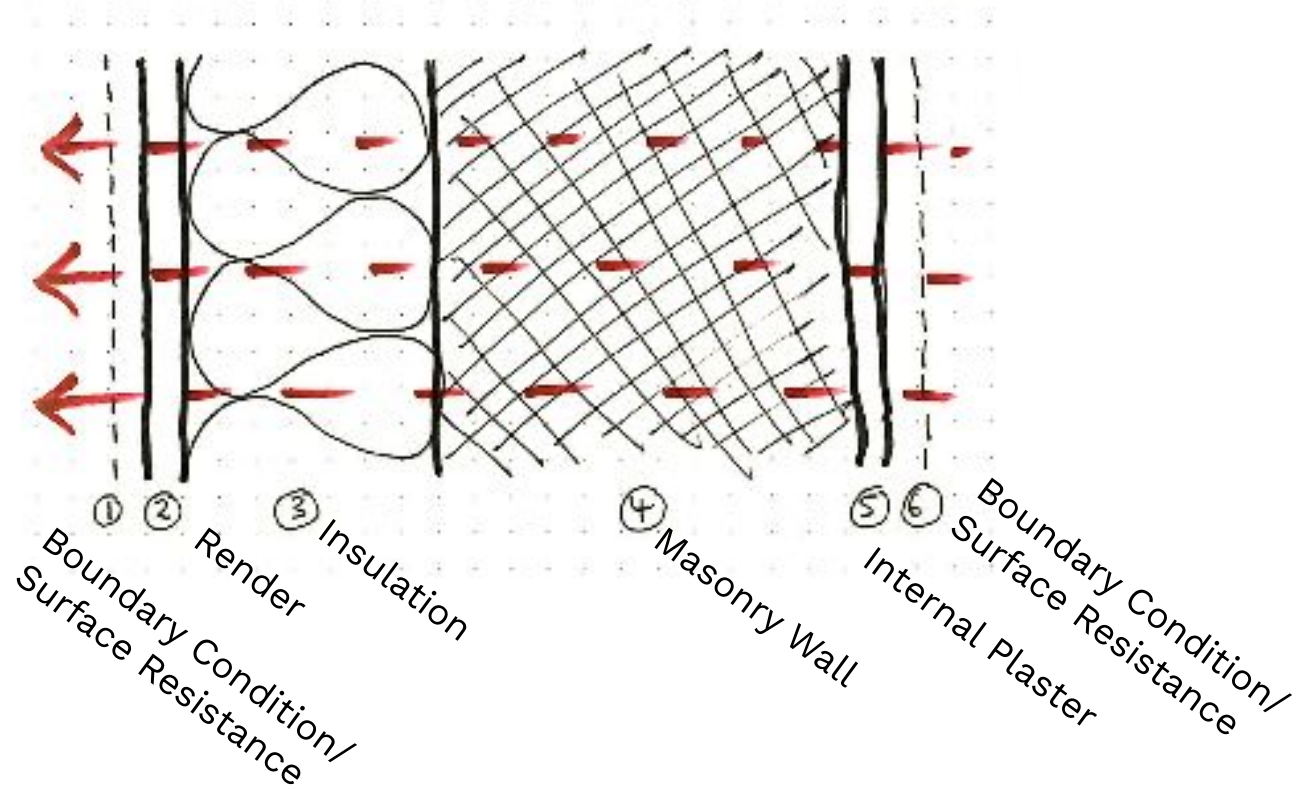
Material	Thermal conductivity (W/m K)
Copper	390
Aluminium	237
Steel	43
Dense concrete (2100 kg/m <sup>3</sup> )	1.40
Glass	0.93
Plasterboard	0.21
Polystyrene	0.15
Timber (650 kg/m <sup>3</sup> )	0.14
Mineral wool slab (25 kg/m <sup>3</sup> )*	0.035
Expanded Polystyrene (EPS)*	0.032-0.040
Extruded Polystyrene (XPS)*	0.029-0.038
Polyurethane (PUR)*	0.022-0.035
Polyisocyanurate (PIR)*	0.022-0.028

\*These are fibre and foamed materials, not solid.



Lower score =  
more insulating

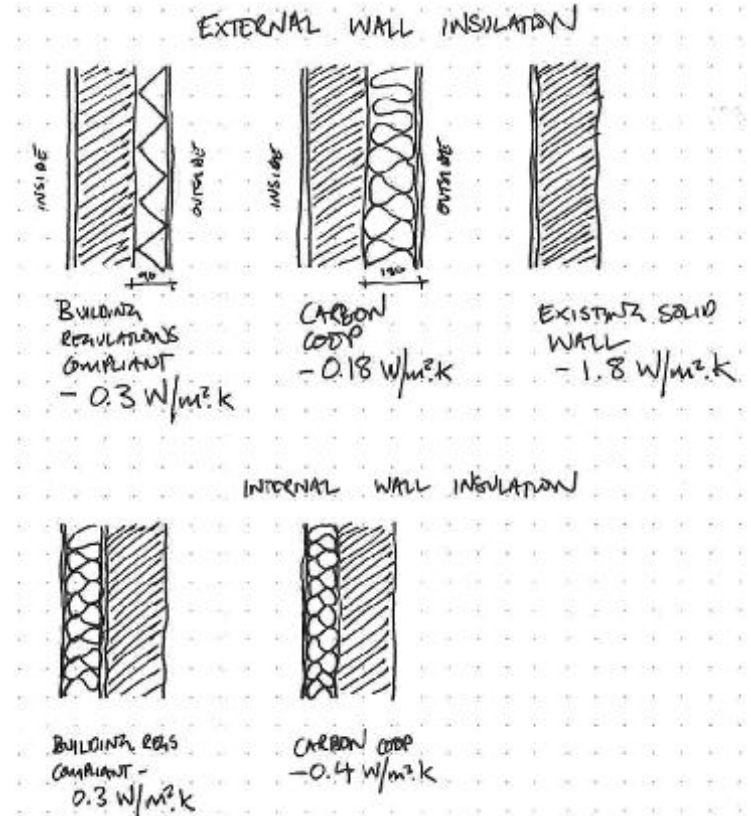
# U-values





## Typical U-values

- Un-insulated roof:  $2.5 \text{ W/m}^2\text{.K}$
- Insulated roof (at rafters):  $0.16 \text{ W/m}^2\text{.K}$
- Insulate loft (at ceiling):  $0.11 \text{ W/m}^2\text{.K}$
  
- Uninsulated Floor:  $0.8 \text{ W/m}^2\text{.K}$
- Solid floor (perimeter insulation only):  $0.45 \text{ W/m}^2\text{.K}$
- Fully Insulated Floor:  $0.2 \text{ W/m}^2\text{.K}$
  
- Uninsulated Solid Wall:  $1.7\text{-}2.1 \text{ W/m}^2\text{.K}$
- Uninsulated Cavity Wall:  $1.5 \text{ W/m}^2\text{.K}$
  
- Insulated Cavity Wall:  $0.4 \text{ W/m}^2\text{.K}$
- External Wall Insulation:  $0.3\text{-}0.15 \text{ W/m}^2\text{.K}$
- Internal Wall Insulation:  $0.4 \text{ W/m}^2\text{.K}$
  
- Single glazed window:  $5.6 \text{ W/m}^2\text{.K}$
- Double glazed window:  $1.2\text{-}2.4 \text{ W/m}^2\text{.K}$
- Triple glazed window:  $0.6\text{-}1.1 \text{ W/m}^2\text{.K}$



## Typical U-values in practice

A 10 square metre area of wall has a U-value of  $2 \text{ W/m}^2\text{K}$

The internal temperature is  $20^\circ\text{C}$ . The external temperature is  $0^\circ\text{C}$ .

**What is the rate of heat loss through the wall?**

## Typical U-values in practice

A **10** square metre area of uninsulated solid wall has a U-value of **1.8** W/m<sup>2</sup>.K

The internal temperature is **20**C. The external temperature is 0C.

What is the rate of heat loss through the wall?

$$= 10 \times 1.8 \times 20$$

$$= 360 \text{ Watt}$$

## Typical U-values in practice

Rate of heat loss through wall = 360 Watt

**How much energy is lost through the wall in two hours, if the temperature stays the same?**

## Typical U-values in practice

Rate of heat loss through wall = 360 Watt

How much energy is lost through the wall in two hours, if the temperature stays the same?

= **360 Watt** x **2** hours

= **720 Watt** hours

= **0.72kWh**

## Typical U-values in practice

Uninsulated wall: 0.72kWh lost in two hours

**How does this change if we consider a 10 square metre area of solid wall with external wall insulation, with a U-value of 0.3 W/m<sup>2</sup>.K, in the same conditions?**

## Typical U-values in practice

A 10 square metre area of externally insulated solid wall has a U-value of 0.3 W/m<sup>2</sup>.K

The internal temperature is 20C. The external temperature is 0C.

**What is the rate of heat loss through the wall?**

$$= 10 \times 0.3 \times 20$$

$$= 60 \text{ Watt}$$

## Typical U-values in practice

Rate of heat loss through wall = 60 Watt

**How much energy is lost through the wall in two hours, if the temperature stays the same?**



## Typical U-values in practice

Rate of heat loss through wall = 60 Watt

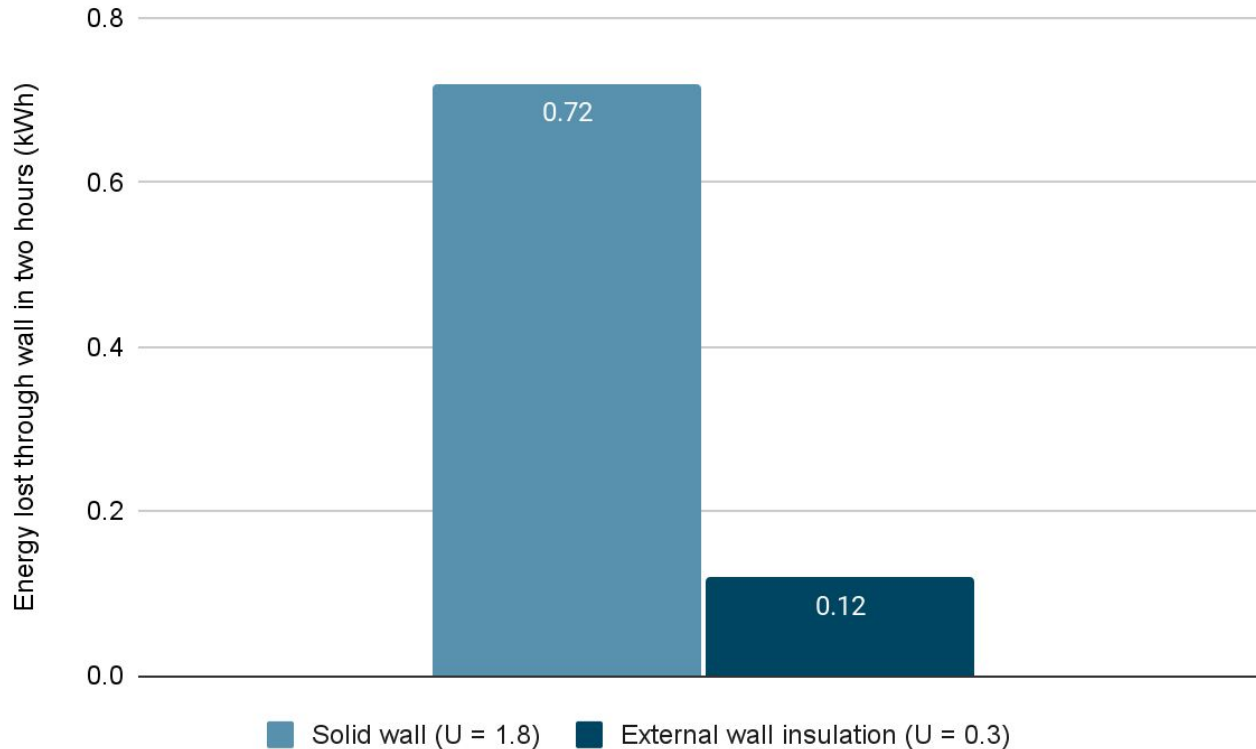
How much energy is lost through the wall in two hours, if the temperature stays the same?

= **60 Watt** x **2** hours

= **120 Watt** hours

= **0.12kWh**

## Typical U-values in practice

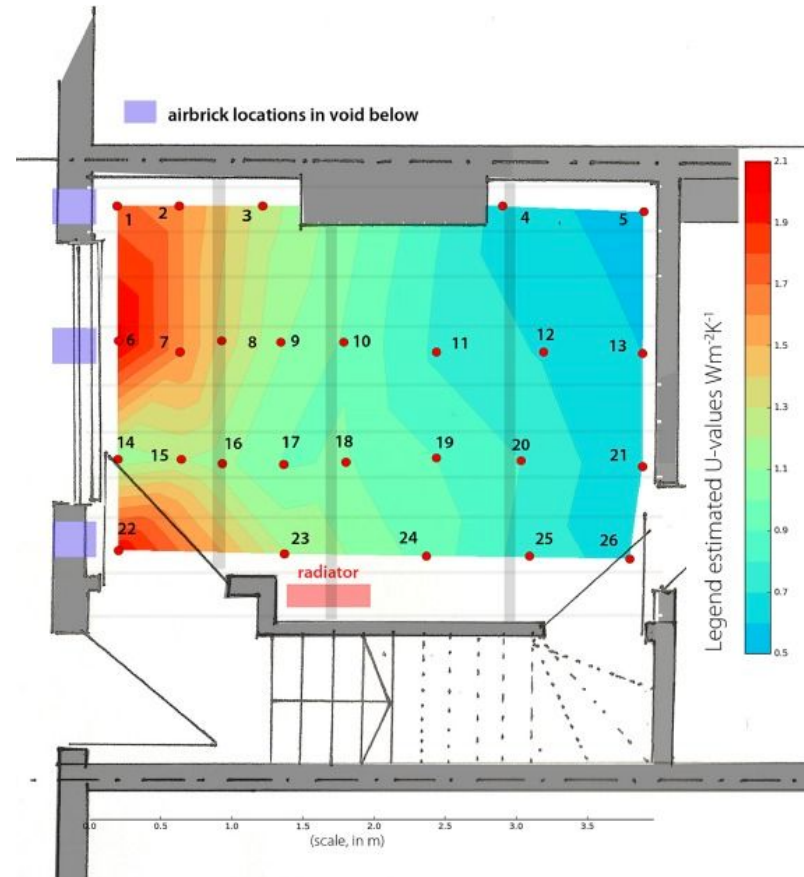


## U-values: Roofs and Floors

**Roofs:** pitch

**Solid floors:** ratio of exposed perimeter to floor area - most heat is lost from the perimeter of floor

**Suspended floors:** temperature and ventilation of sub-floor void (see image)



Sofie Pelsmakers work on suspended timber floors is interesting:

<http://www.sciencedirect.com/science/article/pii/S0378778817311350>

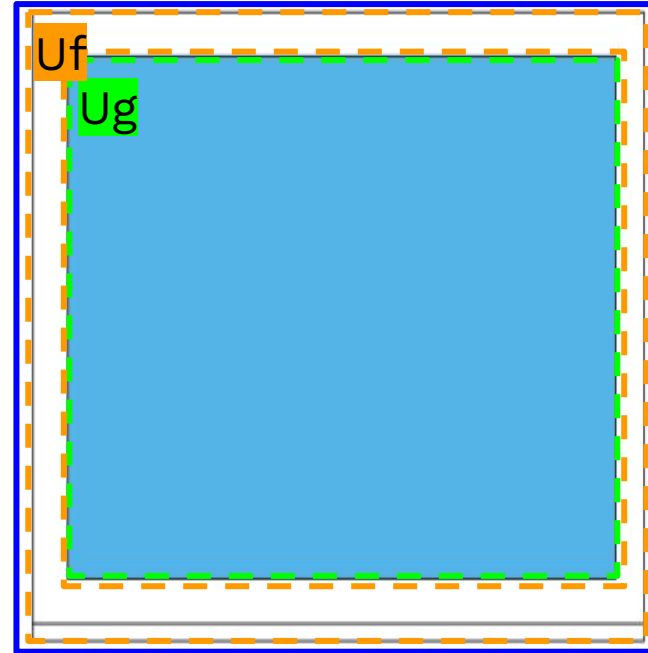
## U-values: Windows

$U_g$ : glazing

$U_f$ : frame

$U_w$ : overall; frame and glazing

$U_w$



## U-values: Doors

$U_g$ : glazing

$U_f$ : frame

$U_D$ : overall; frame and glazing

## Window and Door Installation

**Air-tight installation  
of the window and  
door is just as  
important as U-value!**

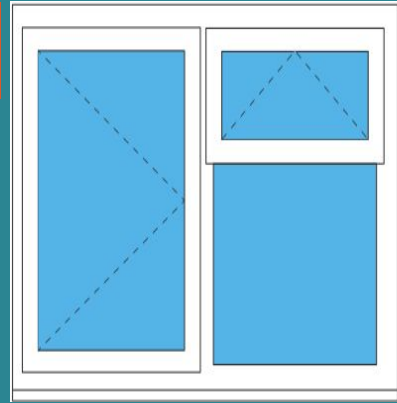


**Your turn!**

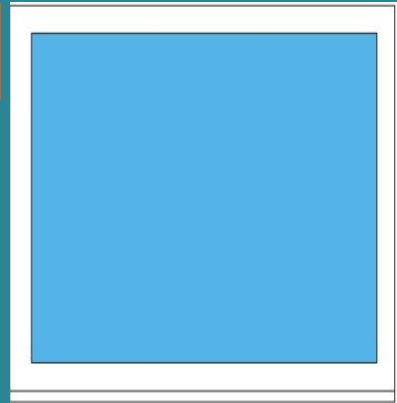


Which  
window has  
the better  
 $U_w$  value?

A



B



# Regulations, standards, and quality

# Building Regulations

Part A Structure

Part B Fire

Part C Moisture

Part F Ventilation

Part G Water use

Part J Fuel burning appliances

**Part L Energy use**

# Standards

[AECB Retrofit Standard](#)

[LETI](#)

[Passive House Standards](#)



# Planning permission



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## Planning permission

**Building Regulations:  
Introduction**

**Building Regulations: Loft  
Insulation**

## Planning permission

Planning permission is not normally required for fitting insulation (where there is no change in external appearance).

However, if the building is listed or is in a conservation area you should consult your local planning authority.

[Find your Local Planning Authority](#)

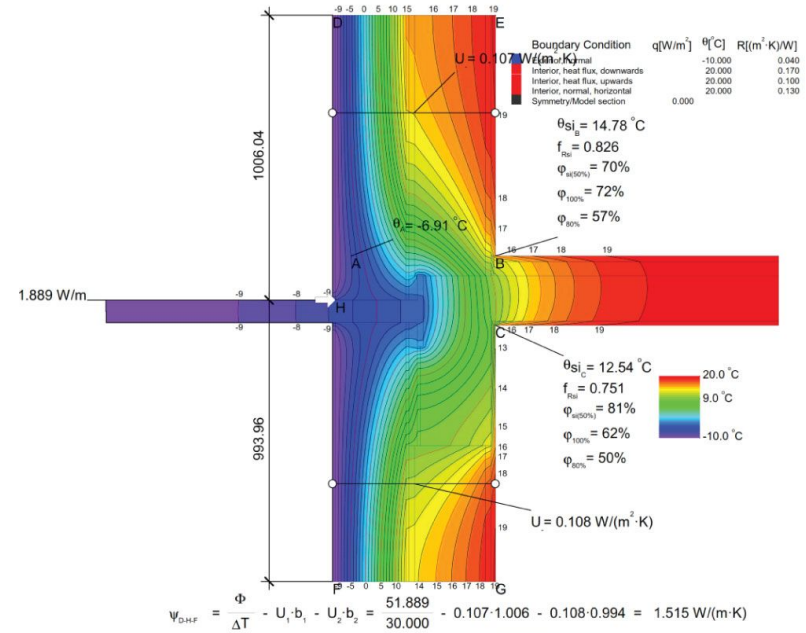
[About Planning Portal adverts](#)

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<https://www.planningportal.co.uk/permission/common-projects/insulation/planning-permission>

# Quality: Thermal bridging

- Weak link in ‘thermal envelope’
- Adds complexity when insulating in retrofit
- Reduces effectiveness
- Cold spots cause mould



## BEWARE: Quality!





## **BEWARE: Quality!**



**Your turn!**

# Spot the thermal bridges:



# Spot the thermal bridges:



# Spot the thermal bridges:



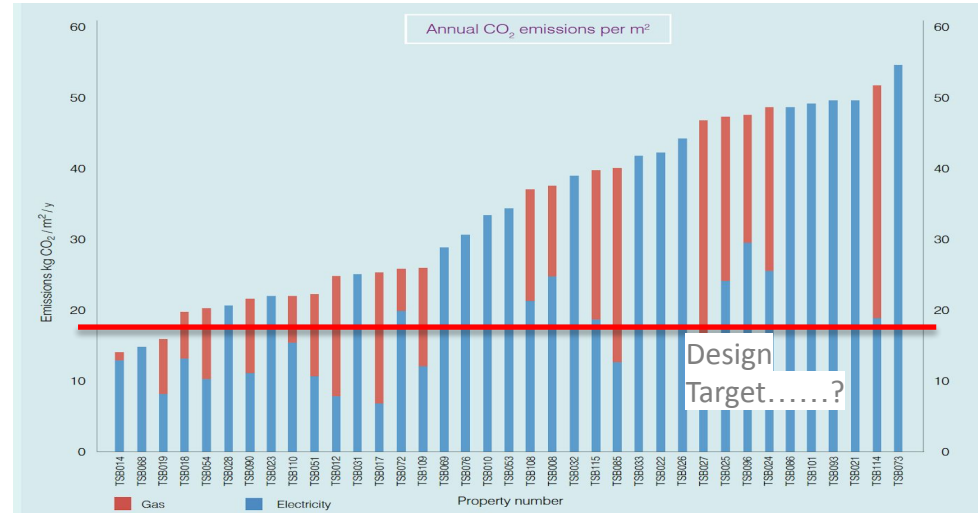
# Spot the thermal bridges:



# The Performance Gap

Where does it come from?:

- Modelling?
- Design?
- Construction quality?
- User behaviour?
- Design target?



From: 'Retrofit Revealed' (2012)  
Report on TSB Retrofit for the Future Programme.

# Wrap-up



## Factors to consider

- Performance
- Practicality
- Sustainable materials
- Cost

What is most important to you?

# Questions?

## Learn more

- <https://cafs.org.uk/>
- <https://carbon.coop/carbon-co-op-webinar-programme/>
- <https://www.cse.org.uk/advice/advice-and-support>
- <https://cat.org.uk/>
- <https://responsible-retrofit.org/>
- <https://www.changeworks.org.uk/>
- <https://www.backtoearth.co.uk/>
- <https://passipedia.org/>
- <https://aecb.net/aecb-retrofit-standard/>
- <https://www.leti.london/>
- <https://www.passivhaustrust.org.uk/>

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