

Neil Marshall's Interview on Insight Radio Tuesday 19th February 2008

Simon: No doubt you've noticed that your money isn't going as far this year as it was at this time last year, especially if you're on a fixed income incapacity benefit or income support, but you can save money and help the environment at the same time, well according to a recent survey one of the best ways to achieve this is to use less energy in heating the home so joining me now to give me some advise on how to do this is Neil Marshall who is the CEO of the National Insulation Association, hello Neil.

Neil: Good Morning Simon, how are you?

Simon: I'm fine thanks for joining us on this show

Neil: You're welcome

Simon: Now first of all the survey actually it shows a staggering figure that some of us are spending up to 57% on heating our homes and our hot water

Neil: Yes, from the energy consumption, we were staggered by some of the figures and actually reports that around 87% of domestic energy consumption is on heating and hot water so a huge amount being used and spent by people on heating and hot water in the home.

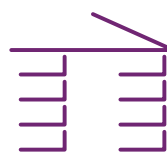
Simon: So basically we seem to be spending a lot on heating the street.

Neil: Well yeah, I mean, what the report actually talks about is the opportunity to develop renewable energy as a way to generate heat more efficiently and also help the climate, but from our perspective, whilst were supportive of that, what is absolutely critical is reducing the amount of energy used in the first place for heating and hot water in the home and clearly the most, the best way of doing that is through reducing your energy consumption in the most effective way through properly insulating your home.

Simon: How many properties would you say across the UK are inadequately insulated at the moment?

Neil: A huge amount Simon. I will just quote you some figures. We reckon about over half the existing housing stock in Great Britain has inadequate levels, in terms of cavity walls that are not filled, a staggering figure of around 9 million. The Energy Saving Trust would estimate that if all those were filled the energy saved could heat around 1.5 million homes. In terms of lofts in the bigger picture around 13 million lofts which have insufficient levels of insulation, so huge amount of homes without the right level of insulation.

Simon: We've touched on that were losing it, how can we actually insulate? What's the best way to go about insulating our homes?



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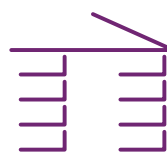
Neil: Yes, well, if we look at the heat loss, around half of the heat lost in the home is through the walls and the loft space so really tackling your walls and your loft are the two priority areas, homes that have got cavity walls around a third of the heat is lost through the cavity walls, that's the biggest area, and in terms of lofts about 20% of heat lost is through the loft so as a priority one, I'd say get your cavity walls filled and also get your loft insulated there the two most important things that you can do. I think the important things to say regards to lofts is that the majority of people, around 90% of homes have got some form of loft insulation installed and most people think it's adequate, however its not if you look at the most modern buildings and building regulations then the levels of lost insulation would be around 270 mm, about 10 inches deep and there's around 13 million properties that haven't got that amount of insulation so what people need to look at is how much loft insulation they have currently got and about topping that up to the required level of around 10 inches to get the best performance out of there loft insulation.

Simon: And in real terms, we can actually see the savings quite quickly can't we on this.

Neil: Well definitely, I think the experience we get with people is that they don't realize how easy it is to do and how much money they can actually save and it clearly makes the house warmer, I mean just to give you some facts and figures around the energy savings and pay back theories, cavity wall insulation would save around £90 per year on average and with the grants available to support the purchaser of cavity wall insulation it can pay for itself in less than 3 years, if you've got your loft properly insulated you can save over £100 per year and it can pay for itself within about 2 years and smaller things like draught proofing, tank jackets and pipe works all of these things are very small costs and can pay for themselves in between 6 months and a year. So you know, a huge opportunity for people to save money, to pay back there investor very quickly, and you know, the important thing with insulation is, once you've got your house insulated it's done for good, your going to make those savings year on year, so once its paid for itself, you know your quid's in as you go forward.

Simon: Now obviously you have to finance the actual insulation work, are there grants available for this kind of undertaking?

Neil: Absolutely yeah, there are a wide range of grants available through various sources, through government schemes, through energy suppliers and also through local authorities, so a wide range of grants available to people to help with the cost of home insulation now typically if for the normal customer, you can make a saving of around 50% of the cost of getting the work done which is fantastic, but even more important there's extra support available for those people who are on a low income, fixed income or are living in vulnerable households and for those people they can receive insulation, in many cases absolutely free of charge and that would apply to people who are on qualified benefits and also everybody aged 70 or over whether there on benefits or not. So as I said half price, typically for those people who need special help available absolutely free of charge.



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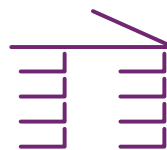
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Simon: It varies across the country, what is the best way to find out? What's the best way to approach it from a listener's point of view?

Neil: I would recommend that they visit our website which is www.nationalinsulationassociation.org.uk rather a mouthful! But that's our website and on our website you will find information about home insulation and the grants available and most importantly you'll find, the listeners will find a list of installers, insulating installers that are members of our association and they can contact them for details through the site. What I would say is as far as our members are concerned from our association, they are fully committed to maintain the highest possible standard of workmanship for customer service and they work to a strict code of professional practice, so you know, go on to the site find out the benefits, find a local installer in your area, and our advise is get on with it and do it, and start those savings as quickly as possible.

Simon: Neil Marshall, from the National Insulation Association, thank you very much for talking to us on Insight Radio.

Neil: Thank you very much.



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