



Making homes healthy all year – a guide to ceiling insulation

Many homes in Canberra have less ceiling insulation than is needed to keep people in the home healthy and comfortable throughout our cold winters and hot summers. These homes are expensive to heat or cool. Having adequate ceiling insulation reduces the need to use heating and cooling systems. This can result in reduced energy use and costs and can extend the life of heating and cooling systems.

This guide will provide you with information on how to get insulation installed safely and effectively through the Sustainable Household Scheme (SHS).

Understanding ceiling insulation

Ceiling insulation slows the flow of heat through the ceiling and roof to and from the interior of the home. In winter it keeps warmth inside the home and in summer it keeps the sun's heat out.

Insulation is given an R-value, which describes how well the insulation material slows the flow of heat. The higher the R-value, the more effective the insulation will be at keeping the home at an even temperature. In Canberra, ceiling insulation should have an R-value of at least R5. This means that ceiling insulation batts should be about 25cm thick.

Why should I increase ceiling insulation to R5?

Houses, townhouses and top-floor apartments built today in the ACT must have adequate ceiling insulation to meet building regulations, but many of the homes built before 1997 in the ACT have little or no ceiling insulation. These homes are cold in winter and often hot in summer.

The higher the R-value of insulation the more it slows heat flow and the better it insulates. R 5 is recommended for ceiling insulation.

If you own a rental property in the ACT, new regulations from 1 April 2023 will require that rental homes with less than R2 ceiling insulation must have ceiling insulation installed or upgraded so that the total product R-value is at least R5. For more information, see the [Minimum Energy Efficiency Standards for Rental Properties](https://www.justice.act.gov.au/renting-and-occupancy-laws/energy-efficiency-standards-for-rental-homes) (<https://www.justice.act.gov.au/renting-and-occupancy-laws/energy-efficiency-standards-for-rental-homes>)

How do I identify my current insulation level?

- An Energy Efficiency Rating (EER) report usually includes the R-value of the property's insulation. If you purchased your property after 1997 you will have received an EER report as part of the sale contract.
- You can estimate the R-value of your ceiling insulation if you know the type and thickness of the insulation you have. For safety reasons you should not enter the roof space to determine this unless you have appropriate training, including asbestos awareness training.
- You can hire a licensed building assessor to determine the R-value of ceiling insulation in your property.
- Certified insulation installers can also inspect your ceiling and determine the R-value of the existing insulation.

Effectiveness

- When installed, the insulation should fit snugly between ceiling joists, with safety clearances around exhaust fans, flues and transformers.
- The final R-value of the ceiling insulation products must be at least R5.
- To comply with the minimum standards for rental properties at least 95% of all safely accessible eligible areas in the ceiling must be insulated, excluding separate garages and sheds.
- Under the SHS program, property owners should receive a copy of an Electrical Safety Inspection Report which must be completed before insulation is installed.

What are the requirements of having insulation installed under the SHS?

To minimise the risks to installers and households, ceiling insulation installed under Sustainable Household Scheme loan will meet the following safety requirements.

- Installers
 - > All approved insulation installers in the Brighte marketplace (the finance provider) have certification with the Energy Efficiency Council's Insulation Installer Certification program and training in asbestos awareness.
 - > The contract for installing insulation is between you and the installer as per the [Guidelines](#) for participating in this Scheme.
 - The approved installer is responsible for installing the insulation in your home in a safe manner. Contact the certified installer if you have concerns about this. Alternatively, if you witness unsafe work practices and wish to make a report to WorkSafe ACT, call 132281.
 - Any after sales service or warranty related matter should be taken up with the installer. For consumer information or to lodge a complaint about a business or trader visit the [Fair Trading Portal](#) at accesscanberra.act.gov.au.
 - > Insulation materials sold in Australia must comply with Australian standards. These materials cannot contain asbestos and must not easily catch fire.

- > **Approved installers should be familiar with these requirements and referrals to Brighte outside of these materials will not be approved.**
- > The types of ceiling insulation materials that comply with the Australian Standard and can be installed include insulation batts, for example, batts made from glasswool (fibreglass), rockwool, polyester or treated wool, and in some circumstances, non-cellulose loose fill products that comply with Australian Standards.
- > If the home has other types of insulation, the insulation installer will advise you whether it will be safe and effective to top up existing insulation or whether replacement is required. Insulation upgrades will depend on the type and quality of the material and the extent of any damage or compression of the existing insulation.
- An Electrical Safety Inspection Report is required
 - > Before insulation is installed, the certified installer must arrange for a licensed electrician to carry out an electrical safety inspection. The cost of this inspection will be itemised in the quote for insulation and be part of the loan (the cost of this will vary depending on the time required and may be in the range of \$200-\$500).
 - > The electrical safety inspection is required to ensure the safety of installers and to reduce the risk of post-installation fires or electrocution.
 - > The electrician must provide the installer and the property owner with a copy of the Electrical Safety Inspection Report, indicating it is safe to proceed or noting any electrical risks that must be fixed first.
 - > If the Electrical Safety Inspection Report identifies that electrical upgrades are required, your insulation installer will engage a licensed electrician to advise on and fix the electrical issues before the insulation is installed. The electrician will provide an updated copy of the Electrical Safety Inspection Report indicating that upgrades were completed and that it is safe to commence the installation.
 - > The cost of electrical upgrades required for safe insulation installation identified in the Electrical Safety Inspection Report may be added to the SHS loan. A revised quote that includes the cost of the electrical upgrade will need to be re-submitted to Brighte to re-confirm your loan approval prior to commencing installation. The installer will manage this process.
 - > If, after the Electrical Safety Inspection Report, you decide not to proceed with the insulation installation and /or your re-submitted referral to Brighte is declined, **you will still be responsible for the cost of the electrical safety inspection.**
 - > The Electrical Safety Inspection Report may identify electrical safety issues unrelated to the installation of insulation. The electrician has an obligation to share these risks with the property owners. For safety reasons you should make these upgrades that may be unrelated to insulation and not included as part of the SHS loan.

How to apply for a loan under the Sustainable Household Scheme

Firstly, check that you are eligible to participate in the Scheme by reviewing the [Scheme Guidelines](#), and the [Scheme terms and conditions](#). If you've decided that installing insulation is right for you, follow these steps to apply for your zero-interest loan:

- Get your quotes from installers accredited with our loans provider, Brighte.
- Select your preferred quote, and your chosen supplier will initiate the loan process with Brighte. The loan process will also involve organising the required Electrical Safety Inspection Report.

Some important things to note

- You can use a loan under the Scheme to install, upgrade or replace old ceiling insulation with new ceiling insulation. The final product R-value must be R5 or higher.
- You must be installing or upgrading insulation in an existing home. New builds are not eligible.
- Ceiling insulation can be installed in your own home and/or a rental property if the eligibility criteria are met.
- Loans are not currently available under the Scheme for wall or underfloor insulation.
- When the work is complete the property owner and the installer should have a copy of the Electrical Safety Inspection Report and the Certificate of Electrical Safety.
- You can bundle products from the list of eligible products available under the Scheme, with a maximum of \$15000 loan available to each household.
- The Australian Government 'Your Home' website includes links to websites that provide environmental comparisons of different insulation products as well as general information on insulation and R values <https://www.yourhome.gov.au/passive-design/insulation>.

Need some free advice?

Contact the team for general and free energy advice on 1300 141 777 or email SustainableHomeAdviceProgram@act.gov.au



Small Steps. Smart Choices.

climatechoices.act.gov.au/sustainablehomes