



Before you choose an installer

Before anyone insulates your walls, *ask these 15 questions.*

15 Questions to Ask (and the Answers You Should Hear)



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IN THIS GUIDE

What's inside

- 01** Why ask questions before anyone insulates your walls?

- 02** 1. How will you assess the moisture risk in my walls?

- 03** 2. Which system do you recommend for my walls, and why?

- 04** 3. How thick will it be, and how much room will I lose?

- 05** 4. How will you detail the window reveals, corners and junctions?

- 06** 5. What happens at the floor void and the joist ends?

- 07** 6. What happens to sockets, radiators, pipes and skirting?

- 08** 7. Does this job need Building Regulations approval?

- 09** 8. What will you do about ventilation?

- 10** 9. What guarantee and insurance do I get?

- 11** 10. Who will actually do the work?

- 12** 11. How long will it take, and how long before I can decorate?

- 13** 12. How will you protect my home and keep the mess down?

- 14** 13. What happens after you've finished?

- 15** 14. Can I get a grant for this?

- 16** 15. Can you break the price down so I can compare it fairly?

- 17** How do I compare two insulation quotes side by side?



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18 Your one-page checklist for home visits

19 Would you like me to answer these for your home?

This guide is general information to help you understand your options. It is not legal, financial or structural advice for a specific property. Information correct at the time of writing (October 2026).

Why ask questions before anyone insulates your walls?

Internal wall insulation (IWI) is one of the few home improvements where most of the quality ends up hidden behind new plaster. Two quotes can look almost identical on paper and produce very different rooms: one warm and dry for decades, the other with cold spots, damp behind the boards or mould around the window.

I'm Wojtek Pankowski, a Retrofit Assessor and Domestic Energy Assessor, and I run aPlastering in Walsall. I wrote this guide for people who are comparing installers and quotes. Ask these 15 questions of anyone, including me. A good installer will be glad you asked.

How to use this guide: each question has why it matters, what a good answer sounds like and the red flags. At the end there's a side-by-side table for comparing two quotes and a one-page checklist to take to your home visits.

1. How will you assess the moisture risk in my walls?

Why it matters: Insulating the inside of a solid wall makes the brickwork behind it colder, and colder walls dry out more slowly. Government best-practice guidance on IWI treats moisture as the main technical risk. If it isn't assessed, damp and mould can build up where you can't see it.

A good answer sounds like

I'll check the outside first: pointing, gutters, downpipes, render, ground levels and which way the wall faces the weather. Inside, I'll look for damp and take readings. Then I'll run moisture modelling for your wall build-up to confirm the system and thickness are safe before I quote.

Red flags

- No mention of moisture at all, only U-values and price.
- "Just stick a vapour barrier on it and you'll be fine" for a traditional solid wall, with no assessment.
- Quoting over the phone or from photos alone.

2. Which system do you recommend for my walls, and why?

Why it matters: Solid brick and stone walls handle moisture differently from modern cavity walls. The UK Government's 2021 IWI best-practice guide says a moisture-open design is often the lowest-risk approach for traditional solid walls. That doesn't rule out foil-faced PIR, but it should be a reasoned choice.

A good answer sounds like

For your 225mm solid brick wall, I'd use wood fibre with a lime adhesive and lime plaster, because it keeps a drying route and suits the wall. If space were really tight and the moisture checks allowed, PIR could work, and here's the trade-off.

Red flags

- Only ever offering one product, whatever the wall.
- Can't explain the difference between vapour-open and vapour-closed.
- Mixing a breathable board with gypsum plaster and plastic paint and still calling it breathable.

3. How thick will it be, and how much room will I lose?

Why it matters: Thicker isn't always better. Too much insulation on a solid wall can push the moisture risk up, and it eats into the room, window sills and door openings. The right thickness balances heat loss, moisture and how the room works.

A good answer sounds like

40mm on the main wall and 25mm on the side wall by the door, so we keep the doorway as it is. Your room will be roughly 5–7cm narrower on that wall once plastered. Here's the estimated U-value before and after.

Red flags

- A thickness chosen without any calculation.
- No mention of what happens to sills, doorways or built-in furniture.
- Promising a specific bill saving from wall insulation alone.

4. How will you detail the window reveals, corners and junctions?

Why it matters: Heat and moisture find the weak points. Uninsulated window reveals, gaps at the ceiling line and cold corners where internal walls meet the external wall are where cold spots and mould appear after a poor job.

A good answer sounds like

I'll insulate the reveals with a thinner board so the window still opens and the frame isn't buried, return the insulation a short way along the party or internal walls where needed, and seal the edges so warm moist air can't get behind the boards.

Red flags

- "We don't do the reveals, there isn't room." (Sometimes true, but it should be explained and mitigated.)
- No mention of junctions until you ask.
- Can't show photos of finished reveals on previous jobs.

5. What happens at the floor void and the joist ends?

Why it matters: In many older houses, the upstairs floor joists sit in pockets in the solid external wall. Insulating inside makes that brickwork colder and the timber ends can get wetter over time. Air can

also leak through the floor void, bypassing the insulation.

A good answer sounds like

I'll lift a board to see how the joists are supported and their condition. Where they're built into the wall, I'll assess the risk, keep the wall able to dry and seal around the joists, and I may carry insulation a little way into the void. If I find rot, I'll tell you before going further.

Red flags

- "We just go floor to ceiling and don't worry about the joists."
- No floorboard lifted, no inspection offered.
- No plan for air leakage at floor and ceiling edges.

6. What happens to sockets, radiators, pipes and skirting?

Why it matters: Everything fixed to the wall has to come off and go back on further out. Done carelessly, sockets end up as holes straight through the insulation and air barrier, and pipes left on the cold side can freeze.

A good answer sounds like

Sockets and switches will be moved forward by a qualified electrician, sealed through the insulation. The radiator comes off and goes back on longer brackets or is replaced if it's undersized. I'll remove your original skirting carefully and reinstate it. Here's who does each part and how it's priced.

Red flags

- "Your electrician can sort that out afterwards."
- Water pipes buried behind insulation on the outside face.
- Skirting and architraves thrown away without asking.

7. Does this job need Building Regulations approval?

Why it matters: In England, if you renovate more than 50% of an external wall's surface, or more than 25% of the whole building envelope, Part L generally expects the wall to be upgraded towards a U-value of 0.30 W/m²K. A lesser standard can be accepted where that isn't technically, functionally or economically reasonable, for example if it would take more than about 5% of the floor area or create a moisture risk in a traditional wall. Listed buildings normally need listed building consent for this kind of work.

A good answer sounds like

Here's whether your job crosses the threshold. If it does, we'll notify building control and I'll explain the U-value we're aiming for and why. If your home is listed or in a conservation area, check with your local council before we start.

Red flags

- "You never need building control for insulation."
- No awareness of Part L at all.
- Aiming for the lowest U-value at any cost, ignoring moisture and room size.

8. What will you do about ventilation?

Why it matters: Insulation and draught-sealing make a room more airtight. The moisture your family produces still has to go somewhere. Approved Document F expects ventilation not to be made worse when energy-efficiency work is done, and good practice is to check it at the same time.

A good answer sounds like

I'll check your trickle vents, extractor fans and door undercuts. For this room I'd recommend trickle vents in the window, a 10mm gap under the door and an extractor in the en-suite. I organise that with trusted trades so it's done at the same time.

Red flags

- "The breathable board does the ventilating for you." (It doesn't.)
- No questions about how you dry washing or how often fans run.
- Ventilation mentioned only as "open a window".

9. What guarantee and insurance do I get?

Why it matters: You're paying for work you can't easily inspect later. You want to know what's covered, for how long, and what happens if the company stops trading.

A good answer sounds like

Here's my public liability insurance certificate. The guarantee is written into the quote, it covers workmanship for this length of time, and here's exactly what's included and excluded. You'll also get an aftercare and maintenance plan.

Red flags

- A guarantee that only exists verbally.
- No proof of insurance when asked.
- A very long guarantee with no written terms or no one behind it. If an insurance-backed guarantee is offered, ask who the insurer is and read the cover.

10. Who will actually do the work?

Why it matters: Many firms sell the job and send a subcontract team you've never met. Detailing IWI takes care, and the person who surveyed your wall knows its quirks.

A good answer sounds like

I survey it and I install the insulation and plaster myself. Electrics, plumbing, joinery and ventilation are done by trades I work with regularly, and I manage them so you have one point of contact.

Red flags

- The salesperson can't tell you who will turn up.
- Different people for survey, design and install with no handover.
- "Whoever's free that week."

11. How long will it take, and how long before I can decorate?

Why it matters: You need to plan where you'll sleep or work, and when you can redecorate. Lime plasters take longer to dry than gypsum, and rushing decoration can trap moisture.

A good answer sounds like

A breathable system on one wall is usually about 5 days, PIR about 3–4 days, and a bay 3–5 days. Lime needs longer to dry before painting, and I'll tell you what paint to use. I'll give you a start date and daily plan in writing.

Red flags

- Unrealistically fast timescales for lime systems.
- No mention of drying time before painting.
- Vague start dates with no written programme.

12. How will you protect my home and keep the mess down?

Why it matters: Stripping plaster is dusty. If the room is a finished bedroom with fitted carpet and furniture, you want to know how it'll look at the end of each day, not just at the end of the job.

A good answer sounds like

We'll cover floors and furniture, seal the doorway, clear up every day and take the waste away. At the end, I'll walk round the room with you before I leave.

Red flags

- No plan for dust sheets or door protection.
- Waste removal not included or not mentioned.
- No handover inspection.

13. What happens after you've finished?

Why it matters: A new wall system needs the right paint, ventilation habits and a little looking after. Small issues like a hairline crack are easy to sort early.

A good answer sounds like

You'll get a written aftercare plan covering heating, ventilation and which finishes to use when redecorating. I'll ring you about four weeks after we finish to check how the room is doing.

Red flags

- No aftercare information at all.
- "Paint it with whatever you like." (Wrong for lime and breathable systems.)
- No way of getting hold of them once the invoice is paid.

14. Can I get a grant for this?

Why it matters: Grants change often, and some firms use them as a sales hook. As of October 2026, the Great British Insulation Scheme has closed, ECO4 is due to finish at the end of 2026, and the government's Warm Homes Plan is expected to take over, aimed mainly at lower-income households. Grant-funded work also has to go through the schemes' registered installers and processes.

A good answer sounds like

Here's what I know about current schemes and who they're aimed at. If you might qualify, check that first. If not, here's what it costs privately and why.

Red flags

- "It's free, you definitely qualify" without checking your circumstances.
- Pressure to sign today before the grant "runs out".
- Rubbishing all grant work, or promising a grant they can't access.

15. Can you break the price down so I can compare it fairly?

Why it matters: The cheapest quote often leaves out reveals, joist checks, electrics, radiator work, making good or waste. You can only compare like with like if each line is visible.

A good answer sounds like

Here's the quote line by line: system and thickness, each wall, reveals, radiator, sockets, skirting, ventilation recommendations, waste and making good, with anything provisional clearly marked.

Red flags

- One figure with "insulate wall" and nothing else.
- Extras discovered on day three that should have been spotted at survey.
- A deposit demanded before you have a written quote.

How do I compare two insulation quotes side by side?

Put both quotes into the same table. Where a quote doesn't mention something, write "not stated" and ask. Gaps usually matter more than the headline price.

Item	Quote A	Quote B
Moisture assessment or modelling done?		
System named (board, adhesive, plaster, paint)		
Vapour-open or vapour-closed, and why		
Thickness per wall and estimated U-value		
Window reveals insulated?		
Junctions, floor void and joist ends addressed?		
Sockets, radiator, pipes, skirting included?		
Building control addressed if needed?		
Ventilation recommendations		
Guarantee: length and written terms		
Public liability insurance shown?		
Who does the work?		
Days on site and drying time		
Protection, daily clean, waste removal		
Aftercare plan and follow-up		
Total price and what's provisional		

For a sense of scale: I price internal wall insulation from about £2,000 per wall (breathable systems around £3,000 and about 5 days, PIR about £2,000–£3,000 and 3–4 days), and bay window insulation from about £1,700 per bay. A quote far below that usually means something has been left out, so ask what.

18

Your one-page checklist for home visits

Print this page and take it round with you. Tick each item when you've had a clear answer.

- ☐ They looked at the outside of the house: gutters, pointing, ground levels.
- ☐ They took moisture readings and asked about damp history.
- ☐ They'll check the moisture risk (modelling) before fixing the system and thickness.
- ☐ They explained why they chose that system for my wall.
- ☐ I know the thickness and how much room I'll lose.

- ☐ Floor void and joist ends will be inspected.
- ☐ Sockets, radiator, pipes and skirting are covered in the price.
- ☐ Building Regulations and any consent needs have been discussed.
- ☐ Ventilation has been checked and recommendations made.
- ☐ I've seen proof of public liability insurance.
- ☐ The guarantee is in writing, with clear terms.
- ☐ I know who will do the work.
- ☐ I have a start date, days on site and drying time.
- ☐ Protection, daily clean-up and waste removal are included.
- ☐ There's a written aftercare plan and a follow-up.
- ☐ They were honest about grants.
- ☐ The quote is itemised and I understand every line.

Key takeaway: the right installer is the one whose answers you understand and trust, not the one with the lowest number.

Would you like me to answer these for your home?

If you're in Walsall, Sutton Coldfield, Great Barr, Aldridge, Solihull, Lichfield, Cannock, Wolverhampton or Birmingham, I'll come and answer every one of these questions for your own walls. The home visit is free and there's no obligation.

I'll listen, inspect the construction, condition, damp and ventilation, run moisture modelling where insulation makes sense, and give you a clear written quote with the reasons behind it. If another installer's quote is the better fit for you, I'd rather you knew.

Call or text Wojtek on **07763 789272**, or send an enquiry through aplastering.co.uk.

SOURCES

Where this information comes from

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5. Historic England: Insulating solid walls: <https://historicengland.org.uk/images-books/publications/eehb-insulating-solid-walls/>
6. Extending the ECO4 end date: government response: <https://www.gov.uk/government/consultations/extending-the-eco4-end-date/outcome/extending-the-eco4-end-date-government-response-html>

Want a second pair of eyes *on your home?*

If anything in this guide sounds familiar, I'm happy to come and look. The visit is free, I'll tell you honestly what's going on, and you'll get any price in writing.

- I check the construction, damp, ventilation and cold spots
- Moisture modelling before anything is recommended
- A clear written plan you can keep on file
- No pressure, no chasing



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