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Wet Underfloor Heating Cost Guide 2026

Everything you need to know about installing wet underfloor heating in London and the Home Counties.

- New build vs. retrofit cost breakdowns
- Cost per square metre by system type
- London and Home Counties pricing factors
- Room-by-room and property-size budgets
- Heat pump compatibility and government grants
- Running cost comparisons vs. radiators
- FAQs from real homeowner questions

How Much Does Wet Underfloor Heating Cost?

Wet underfloor heating (also called water or hydronic underfloor heating) circulates warm water through a network of pipes laid beneath your floor. It is the preferred system for whole-house heating — quieter than radiators, invisible once installed, and significantly more energy-efficient when paired with modern condensing boilers or heat pumps.[1]

Across the UK, homeowners typically pay between £85 and £110 per square metre for a fully installed wet underfloor heating system, depending on whether the project is a new build or a retrofit.[2] For a typical 3-bedroom home with 80–100m² of heated floor area, that translates to an all-in cost of £6,500 to £13,000 — with London and the Home Counties sitting toward the upper end of that range.

This guide breaks down every factor that affects what you will pay — from system type and floor construction to heat source compatibility and government grants — so you can plan with confidence from the earliest stages of your project.

Why Costs Vary So Much

Factor	Impact on Price	Typical Range
New build vs. retrofit	New builds are simpler — pipes laid on insulation before screed is poured. Retrofits need floor removal or low-profile overlay systems	£85–£100/m² new build £95–£150/m² retrofit
System type	Screed systems (cheapest materials), low-profile overlay (faster install, higher material cost), and milled channel systems	£50–£80/m² materials £85–£200/m² installed
Property size	Larger areas benefit from economies of scale — cost per m² drops as floor area increases	£95–£120/m² small £70–£90/m² large
Floor construction	Concrete slab, suspended timber, or joisted floors each require different preparation and insulation approaches	+10–25% for timber
Location	London and inner suburbs carry higher labour rates and access costs than outer Home Counties or national average	+15–30% in London
Heat source	System works with existing boiler or new heat pump — heat pump integration adds upfront cost but reduces running costs	See heat source section
Zones and controls	Multi-zone manifolds with smart thermostats cost more than single-zone setups but deliver better comfort and efficiency	£200–£600 per zone

1. Checkatrade, "Underfloor Heating Cost 2026", https://www.checkatrade.com/blog/cost-guides/underfloor-heating-cost/
2. The Floor Heating Warehouse, "Water UFH Costs UK 2025", https://www.thefloorheatingwarehouse.co.uk/water-underfloor-heating-costs-in-the-uk-2025-real-prices-and-savings-explained/

Cost Breakdown by System Type

The type of wet underfloor heating system you choose depends on whether the project is a new build or retrofit, the available floor depth, and the floor construction. Below are realistic 2026 prices for the main system types.[123]

System Type	Material Cost/m²	Installed Cost/m²	Best For
Screed (in-slab)	£40 – £80	£85 – £100	New builds, extensions, ground-floor concrete slabs
Low-profile overlay	£70 – £120	£95 – £150	Retrofits where floor height is limited (15–25mm build-up)
Milled channel	£60 – £100	£90 – £130	Retrofit on existing concrete floors — no floor height increase
Suspended timber	£50 – £90	£90 – £120	Upper floors and joisted ground floors
Clip-rail / staple	£45 – £75	£85 – £110	New builds with flexible layout requirements

Screed vs. Overlay — Key Differences

	Screed System	Low-Profile Overlay
Floor build-up	65–75mm (insulation + pipe + screed)	15–25mm above existing floor
Drying / curing time	3–6 weeks before floor finish	None — floor finish can go down immediately
Heat retention	Excellent — thermal mass stores and releases heat gradually	Lower — heats up and cools down faster
Response time	Slower (designed for continuous low-temperature heating)	Faster — better for on-demand zones
Best scenario	New builds, extensions, deep renovations	Retrofits, occupied homes, room-by-room upgrades
Typical project time	4–6 days install + 3–6 weeks curing	1–3 days install, no curing

1. Checkatrade, "Underfloor Heating Cost 2026", https://www.checkatrade.com/blog/cost-guides/underfloor-heating-cost/
2. Nu-Heat, "Underfloor Heating Costs", https://www.nu-heat.co.uk/underfloor-heating/costs/
3. This Is Wholesale, "UFH Boards vs Traditional Screed", https://www.thisiswholesale.co.uk/blog-news-articles-learning-centre/ufh-boards-vs-traditional-screed-which-is-better-for-underfloor-heating

Costs by Property Size

The tables below show realistic total project costs for wet underfloor heating by property type, covering both new build and retrofit scenarios. These include all materials, manifolds, controls, and professional installation.[12]

New Build Installations

Property Type	Heated Floor Area	Cost Range	Avg. Cost/m²
Flat / apartment	40 – 60m²	£3,500 – £5,500	£85 – £95
Terraced house	60 – 75m²	£5,000 – £7,500	£85 – £100
Semi-detached house	80 – 100m²	£6,500 – £9,500	£80 – £95
Detached house	120 – 160m²	£9,500 – £14,000	£75 – £90

Large detached / new build	180 – 250m²	£13,000 – £20,000+	£70 – £85

Retrofit Installations

Property Type	Heated Floor Area	Cost Range	Avg. Cost/m²
Flat / apartment	40 – 60m²	£4,200 – £7,000	£100 – £120
Terraced house	60 – 75m²	£6,000 – £8,500	£95 – £115
Semi-detached house	80 – 100m²	£7,500 – £11,000	£95 – £110
Detached house	120 – 160m²	£11,500 – £17,000	£95 – £110
Victorian / period property	80 – 140m²	£10,000 – £18,000+	£110 – £150

Room-by-Room Running Costs

Wet underfloor heating running costs are significantly lower than electric systems. These figures are based on current UK gas prices of approximately 6p/kWh.[1]

Room	Typical Size	Wet UFH Cost/Hour	Wet UFH Cost/Day	Electric UFH Cost/Hour
Bathroom	5m²	£0.07	£0.26	£0.12
Bedroom	9m²	£0.12	£0.47	£0.22
Kitchen	14m²	£0.18	£0.73	£0.34
Living room	20m²	£0.26	£1.04	£0.49
Open-plan ground floor	40m²	£0.52	£2.08	£0.98

1. Checkatrade, "Underfloor Heating Cost 2026", https://www.checkatrade.com/blog/cost-guides/underfloor-heating-cost/
2. BuildPartner, "Underfloor Heating Cost Guide 2025", https://buildpartner.com/how-much-does-it-cost-to-install-underfloor-heating-uk-cost-guide-2025/

London and Home Counties Pricing

Location is a major factor. Wet underfloor heating installations in London and the South East typically carry a 15–30% premium over the national average. Inner London projects can cost up to 7% more than outer London, driven by higher labour rates, access constraints, and the complexity of working in period properties.[1]

Regional Pricing Comparison

Region	New Build (per m²)	Retrofit (per m²)	Typical 100m² Project
Inner London	£95 – £115	£120 – £150+	£12,000 – £18,000
Greater London	£90 – £110	£110 – £140	£10,500 – £15,000
Home Counties (Herts, Essex, Surrey)	£85 – £100	£100 – £125	£8,500 – £13,500

South East (wider)	£80 – £95	£95 – £115	£8,000 – £12,000
National average	£75 – £95	£90 – £110	£7,500 – £11,000

What Drives Costs Higher in London?

- Labour rates: Heating engineers in London charge around £295/day compared to £200–£264 nationally. Complex UFH installs can take 4–7 days.
- Access and logistics: Narrow hallways, basement flats, limited parking, and congestion zone charges add time and cost to every job.
- Property complexity: Victorian terraces, period conversions, and conservation areas often require bespoke solutions and listed building considerations.
- Floor construction: Older London properties frequently have suspended timber floors or uneven sub-floors that need additional preparation.
- Coordination with other trades: In renovation projects, UFH installation must be sequenced carefully with screeding, tiling, and other finishes.

1. BuildPartner, "Underfloor Heating Cost Guide 2025", https://buildpartner.com/how-much-does-it-cost-to-install-underfloor-heating-uk-cost-guide-2025/

Heat Sources and Government Grants

Wet underfloor heating works with almost any heat source — but the choice of boiler or heat pump has a significant impact on both your running costs and your access to government funding. UFH is 25% more efficient than radiators when connected to a boiler, and up to 40% more efficient when paired with a heat pump, because it operates at lower flow temperatures (35–45°C vs. 60–80°C for radiators).[12]

Compatible Heat Sources

Heat Source	Flow Temp	UFH Efficiency	Typical Cost	Notes
Gas combi boiler	35–50°C	25% more efficient than radiators	£2,000 – £4,500 installed	Most common pairing in existing homes
Gas system boiler	35–50°C	25% more efficient than radiators	£2,200 – £5,000 installed	Better for larger homes with cylinder
Air source heat pump	30–45°C	Up to 40% more efficient	£10,000 – £18,000	Ideal partner — low flow temps match UFH perfectly
Ground source heat pump	30–45°C	Up to 40% more efficient	£18,000 – £35,000	Highest efficiency, requires garden space
Biomass boiler	35–55°C	25–35% more efficient	£10,000 – £18,000	Rural properties, renewable fuel

Boiler Upgrade Scheme (BUS) — 2026

If you are installing wet underfloor heating alongside a heat pump, you may be eligible for a government grant that significantly reduces your upfront costs.[34]

Technology	Grant Amount	Key Requirement
Air source heat pump	£7,500	Must replace fossil fuel system (gas, oil, LPG)
Ground/water source heat pump	£7,500	MCS-certified installer required
Biomass boiler	£5,000	Limited circumstances, rural properties

The grant is applied as a direct discount on your installation invoice. Your MCS-certified installer handles all paperwork and submits the application to Ofgem on your behalf. A valid EPC (issued within the last 10 years) is required, but insulation requirements have been relaxed for 2026.

Annual Running Cost Comparison

Wet underfloor heating consistently delivers lower running costs than both electric UFH and traditional radiators — especially when paired with a heat pump.[5][6]

Heating System	Annual Cost (3-bed home)	Savings vs. Radiators
Gas boiler + radiators	£560 – £700/year	Baseline
Gas boiler + wet UFH	£295 – £420/year	Up to 25% saving
Heat pump + wet UFH (COP 3.5)	£260 – £440/year	Up to 40% saving
Heat pump + wet UFH (COP 5–6)	£180 – £260/year	Up to 55% saving
Electric UFH (whole house)	£1,540 – £2,650/year	Significantly higher

1. Checkatrade, "Underfloor Heating Cost 2026", https://www.checkatrade.com/blog/cost-guides/underfloor-heating-cost/
2. Channel Heat Systems, "Why UFH Is More Affordable Than You Think", https://www.channelheatsystems.co.uk/why-underfloor-heating-is-actually-more-affordable-than-you-think-2025-guide/
3. GOV.UK, "Boiler Upgrade Scheme", https://www.find-government-grants.service.gov.uk/grants/boiler-upgrade-scheme-1
4. EWI Pro, "Boiler Upgrade Scheme 2026", https://ewipro.com/2026/01/07/boiler-upgrade-scheme-2026-updated-grants-eligibility/
5. Wunda Group, "Will UFH Cost More or Less to Run?", https://www.wundagroup.com/journal/2025/07/15/will-underfloor-heating-cost-more-or-less-to-run/
6. Floor Heating Warehouse, "Water UFH vs Radiators 2026", https://www.thefloorheatingwarehouse.co.uk/water-underfloor-heating-vs-radiators-in-the-uk-which-is-better-for-2026-homes/

Additional Costs to Consider

Beyond the UFH system itself, several related costs may apply to your project. A thorough quote should itemise these clearly.

Item	Typical Cost	When It Applies
Manifold (per zone)	£150 – £400	Central control unit — number of zones depends on property layout
Smart thermostat / zoned controls	£200 – £600	Per zone — Heatmiser, Wunda, or similar programmable controls
Floor insulation boards	£8 – £20/m²	Required beneath pipes to direct heat upward — essential for efficiency
Screed (liquid / self-levelling)	£15 – £25/m²	New build screed systems — covers pipes and provides thermal mass
Floor preparation (retrofit)	£10 – £30/m²	Levelling, removal of old floor finish, subfloor repair

Skirting board removal / refit	£3 – £8/m run	Usually needed for low-profile overlay systems
Floor finish (tiles, wood, etc.)	£20 – £80/m²	Not included in UFH quotes — budget separately
Plumbing connection to boiler	£200 – £500	Connecting manifold to existing or new heat source
Power flush (existing system)	£300 – £600	Recommended when connecting UFH to an older heating system
Building control notification	£0 – £250	Required for some installations — installer usually handles

Floor Coverings and Heat Output

Not all floor finishes work equally well with underfloor heating. The table below shows compatibility and heat transfer characteristics for common floor types.

Floor Covering	Compatibility	Max Temp	Notes
Porcelain / ceramic tiles	Excellent	No limit	Best heat conductor — ideal for kitchens, bathrooms, hallways
Natural stone	Excellent	No limit	Excellent thermal mass — retains heat well
Engineered wood	Good	27°C	Must be designed for UFH — check manufacturer guidance
Luxury vinyl tile (LVT)	Good	27°C	Popular choice — ensure LVT is rated for UFH use
Laminate	Good	27°C	Use UFH-compatible underlay — avoid thick foam underlays
Carpet	Moderate	27°C	Combined tog rating must be under 2.5 tog (carpet + underlay)
Solid hardwood	Caution	27°C	Risk of warping — narrow boards and kiln-dried timber only

Frequently Asked Questions

The questions we hear most from homeowners, builders, and project teams about wet underfloor heating in London and the Home Counties.

Q: How much does wet underfloor heating cost per square metre?
For a new build, expect to pay £85–£100 per m² fully installed. For a retrofit, the range is typically £95–£150 per m² depending on the system type and floor construction. In London, add 15–30% to these figures.

Q: Is wet underfloor heating cheaper to run than radiators?
Yes. A wet UFH system connected to a gas boiler typically saves around 25% on heating bills compared to radiators. When paired with a heat pump, savings can reach 40% or more. Annual running costs for a 3-bed home are typically £295–£420 with a boiler, compared to £560–£700 for radiators.

Q: Can I retrofit wet underfloor heating without raising my floor height?
Yes. Milled-channel systems cut grooves directly into existing concrete floors with zero floor height increase. Low-profile overlay systems add just 15–25mm. Both are designed specifically for retrofits and can be installed in occupied homes with minimal disruption.

Q: How long does installation take?

A screed-based system in a new build typically takes 4–6 days to install, plus 3–6 weeks for the screed to cure before floor finishes can go down. A low-profile overlay retrofit can be completed in 1–3 days per floor, with floor finishes laid immediately afterward.

Q: Does wet underfloor heating work with a heat pump?

Wet UFH is the ideal emitter for heat pumps. Heat pumps operate most efficiently at low flow temperatures (30–45°C) — exactly the range wet underfloor heating is designed for. This pairing can deliver up to 40% better efficiency than radiators with a heat pump.

Q: Can I get a government grant for underfloor heating?

The Boiler Upgrade Scheme does not cover the underfloor heating system itself, but it provides up to £7,500 toward a heat pump installation. Since wet UFH is the recommended emitter for heat pumps, installing both together makes the most of the grant and maximises long-term savings.

Q: What floor coverings work best with underfloor heating?

Porcelain tiles, ceramic tiles, and natural stone are the best conductors of heat. Engineered wood, LVT, and laminate all work well if rated for UFH use. Carpet is compatible but should have a combined tog rating under 2.5. Solid hardwood requires careful specification to avoid warping.

Q: Is it worth installing wet UFH in just one room?

It can be, but single-room installations have a higher cost per m² because you still need a manifold and plumbing connections. For a single bathroom (5m²), electric UFH is often more practical. For larger single rooms like a kitchen-diner (20m²+), wet UFH becomes cost-effective.

Q: How does wet underfloor heating compare to electric?

Wet UFH costs more to install but significantly less to run. Electric UFH running costs are roughly £1,540–£2,650 per year for a whole house, compared to £295–£420 for wet UFH with a boiler. For whole-house heating, wet is almost always the better long-term investment.

Q: Do I need to replace my boiler to install underfloor heating?

Not necessarily. Wet UFH works with most modern condensing boilers. However, if your boiler is over 10–12 years old, it may be worth upgrading at the same time to maximise efficiency. A new A-rated boiler or heat pump paired with UFH delivers the best performance and lowest running costs.

Q: What maintenance does wet underfloor heating need?

Very little. There are no moving parts in the pipe circuit, and modern cross-linked polyethylene (PEX) or PERT pipes have a lifespan of 50+ years. The manifold and pump should be checked during annual boiler servicing. A magnetic filter on the system helps prevent debris build-up.

Q: How does Sable Projects approach a UFH installation?

We get involved at the design stage — before first fix — to ensure the heating system is planned properly alongside the rest of the build. This avoids the delays, redesigns, and compromises that happen when UFH is an afterthought. We work with builders, architects, and homeowners across London and the Home Counties.

Talk to Sable Projects

The best underfloor heating installations are not the ones with the most expensive components. They are the ones that were planned properly from the start. At Sable Projects, we get involved before problems are designed in — helping project teams and homeowners make confident heating decisions from the earliest stages.

Whether you are planning a new build, a full renovation, or a single-room retrofit, we start with a conversation to understand your project properly. Early discussions help avoid delays, redesigns, and compromises later on.

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