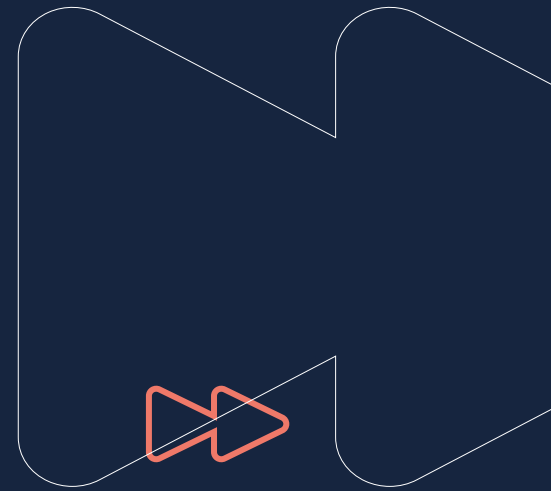


**SPRING**  
MAKE YOUR MOVE



The **Spring** guide to **EPC's**  
and how to **improve your rating**

# Contents

- 3** What is an EPC?  
What does an EPC tell you?
- 4** Who conducts an EPC?
- 5** What happens at an EPC inspection?
- 6** How long is an EPC valid for?  
How much does an EPC cost?
- 7** What do EPC ratings mean for your home?  
Good EPC rating  
Bad EPC rating
- 8** How can I improve my EPC rating?
  - 9** Wall insulation
  - 10** Floor insulation
  - 11** Upgrade windows
  - 12** Upgrade an old boiler
  - 13** Solar panels
- 14** Looking for a few simple DIY fixes instead?
  - 14** Loft insulation
  - 15** LED lighting
  - 16** Insulate your hot water tank
  - 17** Fit a smart meter
- 18** Spring EPC cheat sheet
- 19** Want more home improvement tips?



## What is an EPC?

An EPC (Energy Performance Certificate) is a home energy survey that is a legal requirement when a property is built, sold, leased, or rented.

## What does an EPC tell you?

An EPC tells you how energy efficient your home is and will also make recommendations on how to improve your rating, reduce energy consumption, and save money on your bills.

Your home will be awarded a rating from A to G and a score from 0-100 using the SAP (Standard Assessment Procedure), that measures a property's energy and environmental performance. Ratings use a traffic-light system, ranging from A (very efficient) to G (inefficient).

An EPC plays a vital role in the selling, buying, and renting of properties, as they allow consumers to calculate if they can afford the running costs of a property, or foot the bills to make the property more energy efficient long term.

## Who conducts an EPC?

An accredited domestic energy assessor carries out an EPC and the survey must be completed before you list a property for sale or rent, or within 7 days of a listing. Depending on how you are selling your home, you can organise an EPC yourself, or if using an estate agent or letting agent, they should organise this for you.

A full list of accredited assessors in your local area can be found on the government's official EPC register. For homeowners who live in Scotland, EPC rules are different, so please do check requirements – the information contained in this guide is only relevant to homes in England and Wales.





## What happens at an EPC inspection?

The assessor will conduct a measured survey, including taking photographs and assess all aspects of heating, lighting, and ventilation. The assessment will cover every part of the property, including loft, insulation, glazing, property size and construction type, new extensions, as well as take meter readings.

Each part of the inspection will be awarded a rating A-G and a SAP score. Once completed, the inspector will calculate the final EPC rating based on the total average score. So even if you have the best A rated windows, but you have been rated G for poor insulation for example, you could get an overall EPC rating of D.

Each of the SAP bands are scored as follows:

• EPC rating A = 92-100 SAP points

• EPC rating B = 81-91 SAP points

• EPC rating C = 69-80 SAP points

• EPC rating D = 55-68 SAP points

• EPC rating E = 39-54 SAP points

• EPC rating F = 21-38 SAP points

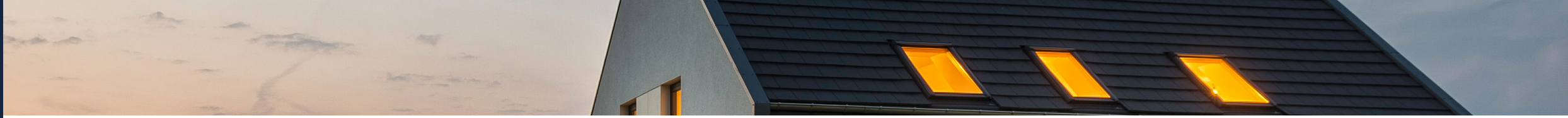
• EPC rating G = 1-20 SAP points

### How long is an EPC valid for?

An EPC is valid for 10 years and can be reused within that period. Therefore, if you move home, or a new tenant moves in, if it's still within the 10-year period, the EPC is valid. If there has been more than one EPC produced within that 10-year period, (ie: after a new extension has been built), then the most recent EPC is valid.

### How much does an EPC cost?

The cost of an EPC can vary and is dependent on the size, type, and location of a property, but as a guide, most start around £60 +VAT, but you can refer to the government EPC register to obtain a few quotes to ensure you are getting value for money.





## What do EPC ratings mean for your home?

### Good EPC rating:

Having a good rating on your EPC, ie: C and above, can make a property more appealing to buyers, or renters, as it can:

- Lower the impact on your wallet as the property will cost less to run.
- Improve the value of your property as updates can potentially add value.
- Potentially reduce mortgage payments as you may be able to apply for a 'green mortgage.'
- Reduce the environmental impact of your home thanks to a lower carbon footprint.

### Bad EPC rating:

If you own and live in the property as your primary residence, there is no pass or fail when it comes to an EPC, by law you don't need to meet any specific score. But, a bad EPC can:

- Increase the impact on your wallet as your home will be more expensive to run.
- Decrease the value of your property if you don't upgrade and make it more energy efficient.
- Increase your impact on the environment as your carbon footprint will be higher.

As an example of the costs to move just one band from a D to C, Habito reveals a one bedroom flat will cost approx. £3,653 to upgrade, while a small mid-terrace house will set you back £6,400, with larger detached homes costing on average £12,540.

## How can I improve my EPC rating?

Once the EPC has been carried out, recommendations will be made on how the rating can be improved, how much the suggested improvements will cost, and how much the improvements can save you on your bills.

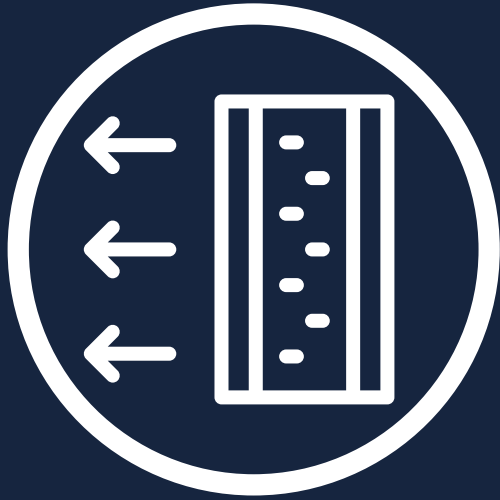
Some recommendations made on the EPC will need to be undertaken by experts, such as boiler and window upgrades, cavity wall insulation or floor insulation, but others can be tackled by a DIY novice.

Whether you own the home already, or you are about to become the new owner, the EPC will allow you to decide what recommendations you could carry out along with the associated costs - which is ideal when planning budgets for renovations and other essential works.

**To help you decide on how best to boost your eco-credentials, we've put together our top fixes that can help improve your EPC rating, lower bills and also make your home a 'greener' and 'cleaner' place to live.**







### Wall insulation:

An estimated one third of heat lost from a property is via the walls, so it's no surprise it's one of the most common recommendations on an EPC report. There are various methods, and potential grants you can apply for to address this issue, and costs depend your wall type:

#### Cavity walls:

This is the cheaper option and fills the gap between your internal and external wall with insulation. If your property was built after 1920 and pre-1990's it's likely to have cavity walls. It's less involved and can be the least disruptive to

install, adding a potential 10 points to your EPC score. According to **Check-A-Trade**, costs to add cavity wall insulation to the average 3 bed semi can be in the region of £1,000, and savings can add up to approx £400 a year, so the works can pay for themselves in a couple of years.

#### Solid walls:

This is a more complicated and costly fix for most homes built before the 1920's, however long term it's better at preventing heat loss than cavity wall insulation, adding up to 20 points on your EPC score. There are two types

of solid wall insulation, internal or external, which one you choose depends on your property, level of disruption you can handle, and overall budget. **The Energy Saving Trust** estimates the cost of internal solid wall insulation to be £7,500 for a 3-bed semi, rising to £11,000 for external solid wall insulation. Savings per year for solid wall insulation is approximately £600, so will take some time to pay for itself.

**There are grants available for both types of wall insulation, so check the Energy Savings Trust website for eligibility criteria.**



### Floor insulation:

Insulating your floors offers multiple benefits; lower Co2 emissions, bills and noise. An estimated 10-20% of heat loss is through inadequate floor insulation, bumping your bills up by £70 a year.

Depending on floor type, most heat loss comes from wooden flooring. This is especially prevalent in period or older properties as draughts come through gaps in floorboards, skirting and pipe inlets. Concrete floors can also be draughty, especially if there's no insulation in the cavity walls. Both wooden and concrete floors can be insulated, and most properties will

only need the ground floor insulated, unless you have habitable rooms above a garage, then it's a good idea to also insulate those floors too.

First and foremost, if you choose to insulate your floors, **do not block up air ventilation bricks in your walls**, as it can rot your floor and floor boards. The cost to insulate a floor depends on the size and type of flooring, prices range from around £70 – £105 per sq ft and there's a helpful guide on **Check-A-Trade** that gives approximate installation figures for your floor type, so do your homework beforehand.

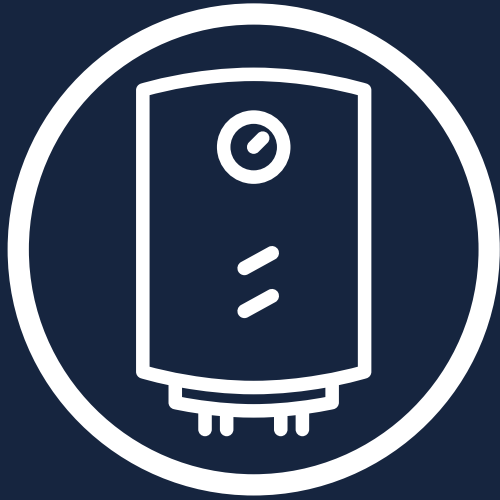


### Upgrade windows:

Drafty windows and doors can account for 30% of all heat loss, so are a common recommendation for upgrade on an EPC survey. If your home has single glazed windows, consider upgrading to double glazing, which can cost approx. £250-£400 per window and increase your EPC score by up to 10 points. Upgrade the whole house and save around £200 a year, and if you opt for triple glazing, the savings increase further.

If you live in listed property, conservation area or don't have funds for a full window upgrade, it's potentially worth considering secondary glazing as the next best alternative to help reduce heat loss and bills.

An easy fix for windows and doors that might not increase your EPC rating, but can lower bills, is by simply draught proofing doors and windows. Adding weather stripping tape on external doors and 'sausage' style draft excluders, or fitting a thick curtain over a door opening, especially if it's an older property, can all help with potential heat loss.



### Upgrade an old boiler:

It's a costly upgrade, but one that would quickly pay for itself. A new energy efficient boiler installation can cost in the region of £4,250 +VAT for the average 3 bed semi, and add up to 40 points to your EPC. Although it's expensive and costs vary greatly depending on the size of your property, type of boiler and if you need new radiators, a new boiler alone can save you in the region of £500 a year on your bills and make your house considerably cosier. Some energy companies offer deals on upgrades, plus there's government grants available for low income households and those particularly vulnerable.

Another option is to go for a new heat pump system. A heat pump works like an air conditioning system, heating and cooling a home by transferring heat from the outside air into water,

which can then be used to heat a property via radiators or underfloor heating. There are 2 types of heat pump systems available:

- **Air-to-water heat pumps:**

This takes the outside air and feeds into a wet central heating system, similar to a gas central heating system. This type of system will also heat your hot water, which can be stored in a tank and works well in new builds, or homes that are already fully insulated and energy efficient.

- **Air-to-air heat pumps:**

Again takes air from outside, but instead of using a wet system to heat a home, it uses fans to circulate the hot air. This type of system doesn't produce hot water, and your home does need to be fully insulated to get the most out of it.



### Solar panels:

Solar panels are great for EPC ratings as they are a renewable energy source and reduce your carbon footprint. Depending on the size of installation, you need an average of 20m<sup>2</sup> of roof area for the panels, boosting your EPC by up to 2 ratings. They are an expensive outlay, but there are plenty of options and grants available that could cut the costs.

The average domestic solar PV system is 3.5kWp and installation is around £7,000 +VAT, but prices will vary depending on your location, easy roof access and if scaffolding is required. Which system you choose also affects outlay, along with whether you chose panels or tiles. Opting for panels on top of the roof is the cheapest method,

you can use integrated tiles for a more streamlined look, but these do come at a premium.

An installation is classed as 'permitted development', meaning you don't need planning permission, however its best to check with your local authority beforehand. You must also register the installation with your **Distribution Network Operator (DNO)**, this is the company you pay your bills to, but your qualified installer should do this for you.

There's lots of information and a solar energy calculator tool on the **Energy Savings Trust** website that's certainly worth a visit to find out more.



## Looking for a few simple DIY fixes instead?

If funds are tight and you don't want to undertake the more expensive improvements we've already listed, there are some relatively cheap and easy changes you can make to your property to improve an EPC:

### Loft insulation:

Many properties have loft insulation but it's often not enough to prevent heat from escaping through the roof. If you can easily gain access to your loft, increasing the thickness of your insulation to 270mm could lower bills and improve your EPC by 10-15 points. Insulation is relatively easy to fit, and rolls start from £3.50 per sq m, just check there is no issue with damp or condensation in the loft before you start.

**Note: if you are doing this yourself, be sure to wear the right protective clothing to avoid coming into contact with fibreglass particles.**

It's also worth checking to see if you qualify for **financial help**. The government have launched **The Great British Insulation Scheme** that has been designed to help those living in the least energy efficient homes, properties within lower council tax bands, along with supporting the most vulnerable. The scheme, which is also open to landlords with qualifying tenants, runs till March 2026 and can save households over £300 a year, as well as the initial installation costs.

**For eligibility criteria, visit [www.gov.uk](http://www.gov.uk)**



### LED lighting:

A simple bulb change is a quick and cheap exercise that can reduce your electricity usage and CO<sup>2</sup> emissions.

Replacing just one 100-watt incandescent bulb with the equivalent 12-watt LED bulb, can save you up to £15 a year on running costs, and for the average 3 bed semi, replacing all light bulbs could get you up to 5 extra points on your EPC and reduce CO<sup>2</sup> emissions by up to 50kg, that's the equivalent of driving 145 miles in your car.

Traditional incandescent bulbs guzzle energy, with only 5% of the electricity used converting into visible light, and as the filament constantly evaporates as heat passes through it, they have a short life-span. Manufacturing of these bulbs has stopped, and even halogen

bulbs, which are mostly used in kitchen spot-lights, are now being withdrawn as they still use around 80% more energy than their LED equivalents.

Swapping over to LED's long term will also lead to less landfill, as incandescent light bulbs must be put into general waste, so next time a bulb blows, simply replace it with an LED.



### **Insulate your hot water tank:**

If you don't have a combi-boiler and get your hot water from a tank, buy it a cosy insulating jacket! This is a low-cost quick fix that will help you save money on your bills immediately and also boost your EPC score by a few points. Most DIY stores sell the jackets costing around £20 and after one year of use, it will pay for itself several times as it's estimated to save around £70 a year on your bills.

If you already have a jacket fitted, check its thickness, and boost it up with another jacket to around 80mm to get the most benefit and reap the potential savings.





### Fit a smart meter:

A smart meter can't directly improve your EPC rating, but it can make you smarter about your energy usage and in turn lower your bills. Once you know how much household appliances or lighting costs, you can make changes to cut your energy consumption.

Sounds simple, it is! By changing your daily habits and turning lights off when you leave a room, lowering your thermostat by 1 degree, having shorter showers, not leaving things on standby overnight... can all make a huge difference to your bills.

This stat is also worth considering when you next make a cuppa; the average kettle uses between 2.5 kilowatts (kw) to boil, and if a kw of electricity costs on average 34p\*, a single cup could be costing you a whopping 85p, and if you keep re-boiling a full kettle for every cup you make, up go your bills. Knowing costs like these, thanks to a smart meter, allow consumers to reduce their bills with very little effort and you can make savings immediately.

\*average price as of July 2023

## Spring EPC cheat sheet:

From saving the planet to saving money on your bills, here's a recap of our top fixes to help you decide how best to improve the EPC rating of your property:

### Hire a professional for:



#### Wall insulation:

Upgrade to boost on EPC 10-20 points and save £600 a year on bills.



#### Floor insulation:

Lower your CO<sup>2</sup> emissions and bills, reducing heat loss by 10-20%.



#### Windows:

Upgrading can boost an EPC by 10 points and save approx £200 per year.



#### Upgrade boiler:

Add up to 40 points to your EPC and save £500 a year on bills.



#### Solar panels:

Reduce your carbon footprint and increase your EPC by up to 2 ratings.

### DIY quick fixes:



#### Loft insulation:

Increasing to at least 270mm could improve your EPC up to 10-15 points.



#### LED lighting:

Swap a 100W incandescent bulb with a 12W LED to saving £15 annually.



#### Hot water tank insulation:

Buy a £20, 80mm jacket and it could save around £70 a year.



#### Prevent drafts:

Sealing up drafts can save 10% on your annual bills.



#### Fit a smart meter:

Become 'smarter' and more informed about your energy usage.

## Want more home improvement tips?

We hope you have found this guide useful, there are so many ways to not only improve your EPC, but also reduce bills and help save the planet for future generations. For more home tips, check out our Spring guides and news pages on our website:

[www.springmove.co.uk](http://www.springmove.co.uk)

