

# Landlords: stay ahead of the EPC game



## EPC? What's that?

An Energy Performance Certificate (EPC) rates the energy efficiency of a property from A (most efficient) to G (least efficient).

(92 plus)	A
(81-91)	B
(68-80)	C
(55-68)	D
(39-54)	E
(21-38)	F
(1-20)	G

### Did you know...?

From 2025, landlords will be legally required to provide an EPC of C or above for new tenancies. This will apply to existing tenancies by 2028.

They also show you the estimated energy costs for lighting, heating and hot water and even give some tips on keeping costs down. Pretty handy when you're looking to buy, sell and let out.

Valid for 10 years, all domestic and commercial properties in England, Wales and Northern Ireland need an accredited energy assessor to get an EPC.

## This could impact the strength of your investment in years to come



The energy efficiency of your property is very important, as an inefficient property can have massive implications on your wallet, the planet and the ability to rent it.

Oh, and it's a **legal requirement**.

Potential buyers and tenants need to access the EPC to make an appraisal of the property.

## But do tenants even look at an EPC?

Well, a tenant might not be interested in an EPC, but the government will be. There are now clear laws about EPC ratings, and these can drastically impact your tenancy options.



## Important things you need to know



From the 1st of April 2020, all tenancy agreements (new and existing) must have an EPC rating of E or above.



It is against the law to rent a property with an F or G rating.



Failure to comply can result in penalties of up to £30,000.

**THAT'S A PRETTY HEFTY FINE.**



So, what do I need to do to make my property more efficient?

Luckily, your EPC will give you some recommendations on improving the energy efficiency of your property.

Here are our top picks:

### Quick wins



**Low-energy lighting:** One of the cheapest ways to reduce energy costs is to use low-energy light bulbs.



**Top up loft insulation:** Going from no or little insulation to 270mm can increase your EPC rating by 10 or 15 points. Even a top up on existing insulation provide an additional 2-5 points in many cases.



**Sealing open chimneys:** Open fires and draughty chimneys do make some difference to the EPC rating and so, where possible, blocking these up during colder months can make a difference.

### Long-term solutions



**Double glazing:** Up to 40% of heat loss can be caused by older windows in your property. By upgrading from single-glazed windows to double-glazed you can increase your EPC rating by an entire grade.



**Insulation:** Again, the need for heating can be reduced by installing insulation in the walls, floor or roof.



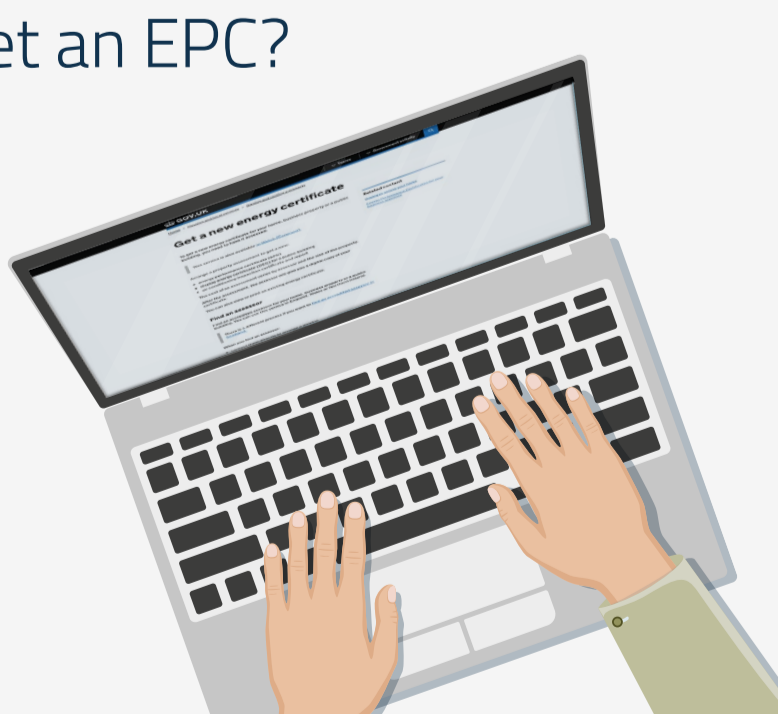
**Solar panels:** Solar panels produce energy that is cheaper and more environmentally friendly.



**New boiler:** Increasing the efficiency of your boiler can drastically reduce your heating costs as the central heating system in your home is the foundation of your EPC.

## How do I get an EPC?

You can go through your estate agent or go to [GOV.UK](http://GOV.UK) and search for an accredited energy assessor. You'll also be able to see if the property already has one, the details and when it expires.



MPowered Mortgages is proud to offer a range of mortgage products for buy-to-let landlords, including our ECO EPC range with a 0.1% discount available for properties with an EPC rating of C or above.

To find out more about our buy-to-let ECO EPC mortgages, talk to your broker about MPowered Mortgages.

[mpowered.co.uk](http://mpowered.co.uk)

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