

# STEP-BY-STEP GUIDE TO SUPPORTING YOUR CLIENTS WITH EPC CHANGES



## If proposed changes to minimum EPC changes come into force, landlords with privately rented properties may need to take action.

Here's what they need to do:



### 1. Find out the EPC rating of their property

An Energy Performance Certificate (EPC) rating states how energy efficient a property is.

The EPC rating varies from A–G, with the A being the best.

You or your client can [check the EPC rating of a property in England, Wales and Northern Ireland on the government website](#) and in Scotland [on the Scottish register](#).



### 2. Check if their property is exempt

Some properties don't need to comply with current minimum energy-efficiency standards.

[Landlords can find out if their property is exempt](#) and, if so, [register an exemption](#) if they haven't already done so.

Remind them that the rules on exemptions could change if the new proposals come into force.



### 3. Pay for an EPC assessment if they don't have an up-to-date certificate

An EPC assessment will cost around £40-70 and lasts for 10 years.

However, if your client has had work done to their property since their last assessment, they should consider getting a new one to see if they've improved its EPC rating:

- [Find accredited EPC assessors in England, Wales and Northern Ireland](#)
- [Find accredited EPC assessors in Scotland](#)

If they have tenants in the property, your client will need to work with them to arrange a suitable time for someone to assess the property, and ensure they give at least 24 hours' notice before any property visits.



### 4. Improve their property's EPC rating

Your client's EPC provides lots of useful information, including the rating of their property and its potential rating if they make suggested changes.

This could include adding or improving insulation, fitting double-glazed windows, upgrading lightbulbs or getting a more efficient boiler.

Upgrading their property to meet EPC standards could be costly, but it's worth explaining to your clients that there are also potential benefits.

It could add value to their property, increase their rental income and make it more attractive to tenants.

Your clients can find out more about improving their property's energy efficiency on the [Energy Saving Trust website](#).



### 5. Find tradespeople to carry out property improvements

Before your client starts any work, they need to:

- Check if they need approvals such as planning permission or [building regulations approval](#) (for Scotland, check if they need a [building warrant](#)).
- If they have tenants in the property, ensure they give them enough notice of any works and minimise disruption to them.
- Shop around for tradespeople and get a few quotes. [Trustmark](#) is the government-endorsed scheme for tradespeople in the UK.
- Keep their quotes, contracts (and records of receipts once the work is done). They could count towards the cost cap if they need to register an exemption.



## 6. How to pay for property improvements

Your client might already have the funds to cover improvements, plus there may be grants available from government, **energy companies** and other sources.

The following links may be useful, but remind your clients that such schemes could change or expire:

- The Government's **[Find Ways to Save Energy in Your Home](#)** website for England and Wales
- **[Home Energy Scotland, Warmer Homes Scotland](#)** and the **[Private Rented Sector Landlord Loan](#)**
- Northern Ireland Housing Executive's **[Affordable Warmth Scheme](#)**
- The Welsh Government's **[Nest Scheme](#)**
- The **[Energy Company Obligation Scheme](#)** operates in England, Scotland and Wales, and is dependent on tenant eligibility.



## 7. Borrowing to fund property improvements

Many landlords will need to borrow to fund energy-efficient home improvements, using a further advance or remortgage, for example.

And brokers are best placed to help them find the right borrowing solution for their needs.

Lenders are designing green mortgage products to support landlords who want to raise funds to boost the energy efficiency of their property.

Speak to your landlord clients to check they're aware of the proposed changes and understand their borrowing options to raise funds to cover property improvements.



## 8. Check their new EPC rating

Once they've made improvements to their rental property, remind your client to get a new EPC assessment to reflect the changes they've made.



## Support for your clients

Signpost your landlord clients to our **[consumer website](#)** where they can read about the proposed EPC rule changes .



## Help for you

**[Speak to your BDM](#)** if you have any questions.

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