

1970s semi-detached

Do you have a house like this? See how your home could benefit from energy efficiency improvements.



A House Like Mine: Charlbury

EPC rating: Current 66 D
Potential 96 A

Occupants	Owner occupied
Details	Semi-detached, 3 bedrooms
Floor area	93 m ²
Walls	Cavity, filled and unfilled
Floors	Solid
Roof	Pitched with loft
Windows	Double glazed, uPVC
Energy	Typical annual energy use: 17,121 kWh Annual energy use by area: 184 kWh/m ² Carbon emissions per year: 3.5 tonnes



“Cosy Homes helped us identify key measures to improve the comfort of our home. With their help, we upgraded our cavity wall insulation, improved our loft insulation and replaced all our windows. The house now feels cosier and less draughty.”

Christine and Ted, Charlbury



**Sustainable
Charlbury**
Reducing carbon,
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What you can do...

Do you want to reduce your energy bills and cut carbon emissions? Would you like your house to be a healthier and more comfortable place to live? There are many different ways to make a building more energy efficient, whatever the house type, your personal circumstance and budget. Get ready to see the potential of your home...

Key: Low impact ● High impact ●●●●●●

Minor retrofit measures

Affordable and non-disruptive

	Comfort and health	Disruption
Low energy lighting	●	●
Insulate inaccessible loft space	●●●●	●●●
Increase loft insulation to 300mm	●●●●	●●
Insulate and draught proof loft hatch	●●●●	●
Cavity wall insulation	●●●●●	●●
New insulated front door	●●●●●	●●
Ventilation improvements	●●●●●●	●●



Loft insulation.
Extra layers of insulation (up to 300mm) are rolled out between and over the joists.



Air source heat pumps collect heat from the outside air and transfer it to your heating and hot water systems.

Major retrofit measures

Transformative, but more costly and disruptive

External wall insulation to cavity walls	●●●●●	●●●
Insulate solid floor	●●●●●	●●●●●
New double or triple glazed uPVC windows	●●●●●●	●●●●
Air source heat pump	●●●●●●	●●●●



Photo: Knauf Insulation/ Flickr

Cavity wall insulation.
Polystyrene beads in resin are blown into the wall cavity through drilled holes.

Renewables

Generate low carbon electricity

Solar PV	●	●●
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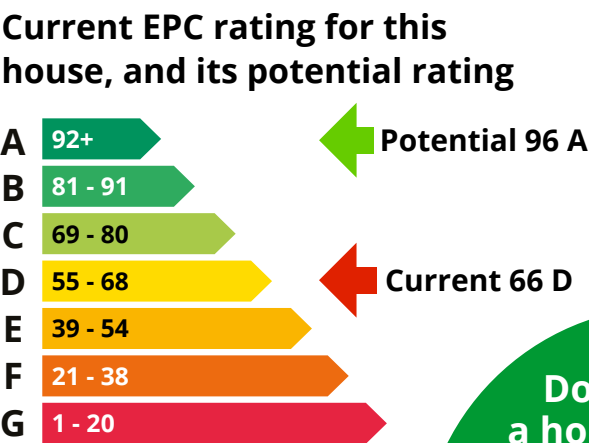
What is an EPC?

An EPC is a great milestone, but it's just the start. While it measures energy efficiency, it doesn't guarantee maximum comfort, warmth, or cost savings – those come from a complete retrofit of your property.

An Energy Performance Certificate (EPC) rating tells you about the energy efficiency of your home.

- The score is out of 100 (the higher, the better).
- It's divided into performance bands A-G.

A higher score means a more energy-efficient home with lower running costs.





Do you live in a house like this?
Find out more about retrofitting your home:
[Oxfordshire County Council](#)

...and how you can achieve EPC rating C


Making improvements to the energy performance of your house is a journey. The table below shows the difference each energy saving action could have on this particular house's EPC, fuel bill and carbon footprint.* Grants may be available for some of these measures.

How to achieve EPC C rating	Estimated cost range	EPC rating	Estimated fuel bill	Estimated CO ₂ (tonnes)
Where you are now	Per measure	66 D	£1,268	3.53
Low energy lighting	£50 - £100	68 D	£1,186	3.51
Insulate inaccessible loft space	£1,300 - £2,000	68 D	£1,171	3.46
Increase loft insulation to 300mm	£1,500 - £1,900	69 C	£1,139	3.34
Humidity controlled extractors in kitchen and bathroom, passive ventilation in other rooms	£1,000 - £1,300	69 C	£1,139	3.34




Installing solar PV




At this point, if you install solar PV, you could reduce your fuel bill to **£720**, your carbon emissions to **3.04 tCO₂** and improve your EPC to **81 B**.
Cost: £4,500 - £6,000



Installing a heat pump


Or, if you install a heat pump, you could reduce your fuel bill to **£1,064**, your carbon emissions to **0.60 tCO₂** and improve your EPC to **76 C**.
Cost: £7,500 - £12,500





Solar PV + heat pump

Install both solar and a heat pump and you could reduce your fuel bill to **£628**, your carbon emissions to **0.30 tCO₂** and improve your EPC to **87 B**.
Cost: £12,000 - £18,500




For even greater comfort and health...

	Estimated cost range	EPC rating	Estimated fuel bill	Estimated CO ₂ (tonnes)
After Fabric Measures to C	Per measure	69 C	£1,139	3.34
External insulation (100 mm) to cavity walls (main and extension)	£22,500 - £27,000	72 C	£1,036	2.97
Insulate solid floors	£11,500 - £14,000	73 C	£972	2.73
New uPVC triple glazed windows	£8,500 - £13,500	76 C	£869	2.35
New insulated doors (front and rear)	£4,200 - £5,400	77 C	£848	2.27
Air Source Heat Pump with enhanced existing radiators and new hot water tank	£7,500 - £12,500	85 B	£668	0.38
Solar PV (2.5 kWp system)	£4,500 - £6,000	96 A	£239	0.07

*Savings are dependent on the retrofit measures being installed in the order shown. Cost to commission a new EPC at any stage to reflect retrofit updates, approx. £100.

Note: Figures are calculated using Cotality software from information gathered during a home energy survey. Cotality use nationally accepted methodology for calculations that underpin the Energy Performance Certificate (EPC) regime for all UK homes. Fuel bills are estimated and may differ from actual bills. The cost of the retrofit measures are indicative and based on current best estimates. Actual costs will vary depending on the choice of materials; the escalating costs of construction; and the availability of contractors.



Costs shown include **£7,500 grant** deduction

Get started

The difference a retrofit can make



Georgie Stewart
Cosy Homes Oxfordshire
Scheme Manager

"It's unclear whether all the walls of this house have cavity wall insulation. We would recommend a borescope survey to check the coverage of the original cavity insulation and to confirm whether any empty cavities are suitable for filling."



Natasha Ginks
Cosy Homes Oxfordshire
Retrofit Coordinator

"This house only needs to carry out a couple of fabric improvements to bring its energy rating to C. Once the loft insulation has been increased and the cavity walls checked then this house should be suitable for a heat pump."

Find more inspiring case studies at cosyhomesoxfordshire.org



Get grant funding

Whether you own your home or rent – [you may be eligible](#) for a grant for insulation, heat pumps or even a whole house upgrade.

Talk to someone about energy bills


Struggling with your energy bills or not sure where to start?
[Better Housing Better Health](#) is a free advice service for local residents.

Scan the
QR code to visit
houelikemine.org



This Whole House Plan case study template was developed for the A House Like Mine project – an Oxford City Council initiative delivered in partnership with Cosy Homes Oxfordshire and Low Carbon Hub. It builds on the original Charlbury Home Comforts Project, which is now being re-energised under the A House Like Mine Charlbury framework – helping residents plan for warmer, healthier, more energy-efficient homes.

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