## 1950s semi-detached

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



EPC rating: Current 60 D
Potential 93 A

Occupants Owner-occupier

Details Semi-detached, 4 bedrooms

Floor area 140 m2

Walls Cavity (unfilled) and solid
Floors Suspended timber and solid
Roof Pitched with rooms-in-roof

Windows Double glazed, uPVC

Energy Typical annual energy use: 27,241 kWh

Annual energy use by area: 226 kWh/m<sup>2</sup> Carbon emissions per year: 5.06 tonnes

"The whole house plan helped us think completely differently about how our home worked, and helped us take steps to improving it without having to commit to a full retrofit.

I also work in housing policy

– and it's supported my wider understanding of the decisions people take in relation to energy efficiency – and why retrofit policy is hard!"

Alice, Charlbury









## 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		•
Increase loft insulation to 300mm	••••	••
Insulate and draught proof loft hatch	•••	•
Cavity wall insulation	••••	••
New insulated front door	••••	••
Ventilation improvements	•••••	••



Insulate timber floors. Drape membrane between floor joists and lay mineral wool snugly in between.



Room-in-roof insulation Insulate roof rooms internally with wood fibre to keep warm in winter and cool in summer.



**Insulated front door** to eliminate draughts and reduce heat loss.

#### **Major retrofit measures**

Transformative, but more costly and disruptive

Upgrade room-in-roof insulation	••••	••••
External wall insulation to cavity walls	••••	•••
Insulate suspended timber and solid floors	••••	•••••
New double or triple glazed uPVC windows	•••••	••••
Air source heat pump	•••••	••••

#### Renewables

**Generate low carbon electricity** 

Solar PV • •

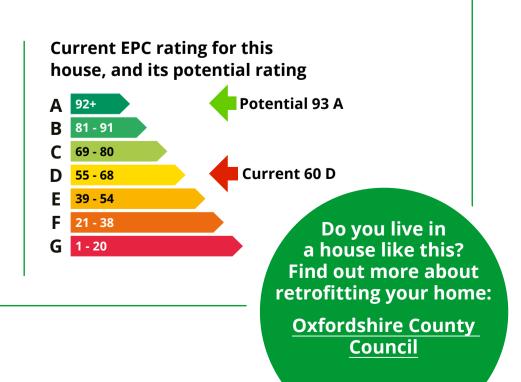
## What is an EPC?

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.



# ...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 CO₂(tonnes)
Where you are now	Per measure	60 D	£1,911	5.06
Cavity wall insulation	£1,350 - £1,650	64 D	£1,708	4.46
Increase loft insulation to 300mm	£1,350 - £1,800	67 D	£1,526	3.92
Insulate suspended timber floors	£9,700 - £11,800	70 C	£1,410	3.58
Humidity controlled extractors in kitchen, utility & bathroom, passive ventilation in other rooms	£1,800 - £2,200	70 C	£1,410	3.58



### **Installing solar PV**

At this point, if you install solar PV, you could reduce your fuel bill to £776, your carbon emissions to 3.11 tCO₂ and improve your EPC to 85 B.
Cost: £6,750 - £9,000



### **Installing a heat pump**

Or, if you install a heat pump, you could reduce your fuel bill to £1,258, your carbon emissions to 0.71 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 £595, your carbon emissions to 0.24 tCO₂ and improve your EPC to 91 B. Cost: £14,250 - £21,500 ▲

## For even greater comfort and health...

	Estimated cost range	EPC rating	Estimated fuel bill	Estimated CO <sub>2</sub> (tonnes)
After Fabric Measures to C	Per measure	<b>70</b> C	£1,410	3.58
Increase sloping ceiling insulation in single storey extension	£2,400 - £3,000	70 C	£1,395	3.54
Insulate solid floor of single storey extension	£2,300 - £2,800	70 C	£1,374	3.47
New uPVC double glazed windows	£10,600 - £16,500	73 C	£1,257	3.12
New insulated front door	£2,100 - £2,700	73 C	£1,246	3.09
Air Source Heat Pump with enhanced existing radiators and new hot water tank	£7,500 - £12,500 GR	ANT 78 C	£1,127	0.63
Solar PV (4 kWp system)	£6,750 - £9,000	93 A	£465	0.17

<sup>\*</sup>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.

## **Get started**

### The difference a retrofit can make



**Geordie Stewart** Cosy Homes Oxfordshire Scheme Manager

"Rooms-in-roof can suffer from overheating especially if there are skylights. We always recommend using wood fibre insulation because it's the best material to prevent overheating. It's also a good idea to upgrade skylights to triple glazed versions with external blinds to stop the sun's rays penetrating on very hot days."



**Natasha Ginks**Cosy Homes Oxfordshire
Retrofit Coordinator

"This house has suspended timber floors.

Insulating them can improve the energy rating of the house and make it feel less draughty.

Membranes and airtight tapes are used to create a cradle which holds flexible insulation material in place between the floor joists."

### 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.

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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