

# 1900s mid-terrace

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



**Landlords**  
Find out how you could improve the energy efficiency of your property.

## A House Like Mine case study

**EPC rating: Current 62 D**  
**Potential 100 A**

Occupants: Tenants, 2 adults, 2 children  
Details: Mid-terrace, 3 bedrooms  
Floor area: 64 m<sup>2</sup> / 689 ft<sup>2</sup>  
Walls: Solid brick  
Floors: Suspended timber  
Roof: Pitched with loft  
Windows: Mostly uPVC double glazed with some single glazing; bay windows  
Energy: Typical annual energy use: 13,736 kWh  
Annual energy use by area: 216 kWh/m<sup>2</sup> / 20 kWh/ft<sup>2</sup>  
Carbon emissions per year: 2.8 tonnes



“As a responsible landlord, I obviously want to be compliant with the new legislation coming in. I’d encourage all landlords to get a survey as it gives you a huge amount of information about your property and really gives you the opportunity to put a plan in place for the legislation and beyond.”

Christian, Landlord, Littlemore, Oxford



# 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 and draught-proof loft hatch	●●●●	●
Replace single glazed window with double glazing	●●●●●●	●●
Increase loft insulation to 300mm	●●●●	●●
Suspended timber floor insulation (using robot)	●●●●●	●●
Insulate timber frame bay window wall	●●●●●	●●●
Ventilation improvements	●●●●●●	●●
Major retrofit measures		
Transformative, but more costly and disruptive		
External wall insulation	●●●●●	●●●
New insulated doors - front and rear	●●●●●	●●●
New double or triple glazed uPVC windows	●●●●●●	●●●●
Air Source Heat Pump	●●●●●●	●●●●
Renewables		
Generate low carbon electricity		
Solar PV	●	●●



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



**Heating controls**  
Install smart radiator valves to control temperature in individual rooms.



Photo: Thermalhood

**Thermal covers**  
installed in lofts over the back of LED downlights prevent heat escaping.

## What is an EPC?

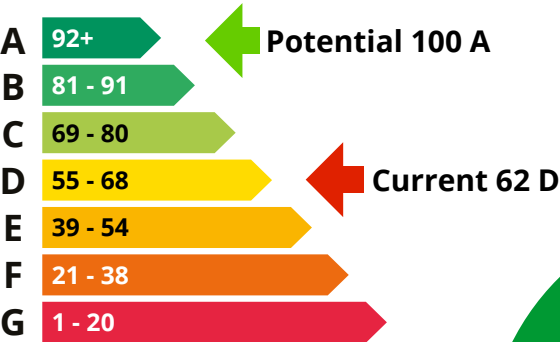
An EPC is a great milestone, but it's just the start. While it measures energy efficiency, it doesn't guarantee maximum comfort, warmth, or cost savings – those come from a complete retrofit of your property.

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.

Current EPC rating for this house, and its potential rating





Do you live in a house like this?  
You could qualify for a free government grant.  
Find out more at [oxford.gov.uk/retrofit](https://oxford.gov.uk/retrofit)

# ...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 <sub>2</sub> (tonnes)
Where you are now	Per measure	62 D	£1,244	2.84
Low energy lighting	£50 - £100	63 D	£1,213	2.84
Increase loft insulation to 300mm	£2,000 - £2,500	67 D	£1,067	2.42
Insulate suspended timber floor (using robot)	£3,000 - £4,000	69 C	£1,015	2.27
Humidity controlled extractors in kitchen and bathroom, passive ventilation in other rooms	£1,500 - £2,500	69 C	£1,015	2.27




### Installing solar PV




**At this point, if you** install solar PV, you could reduce your fuel bill to **£458**, your carbon emissions to **1.89 tCO<sub>2</sub>** and improve your EPC to **88 B**.  
Cost: £4,500 - £6,500.



### Installing a heat pump


**Or, if you** install a heat pump, you could reduce your fuel bill to **£966**, your carbon emissions to **0.46 tCO<sub>2</sub>** and improve your EPC to **75 C**.  
Cost: £13,500 - £17,500.





### Solar PV + heat pump

**Install both** solar and a heat pump and you could reduce your fuel bill to **£374**, your carbon emissions to **0.07 tCO<sub>2</sub>** and improve your EPC to **94 A**.  
Cost: £18,000 - £24,000.



## 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	69 C	£1,015	2.27
External wall insulation (100 mm) to solid walls	£10,000 - £12,500	74 C	£824	1.73
Insulate timber frame bay window wall (first floor)	£2,000 - £4,000	74 C	£816	1.71
New uPVC double glazed windows	£9,500 - £12,500	76 C	£763	1.56
New insulated doors (front and rear)	£4,000 - £6,000	76 C	£739	1.49
Air Source Heat Pump with enhanced existing radiators and new hot water tank	£13,500 - £17,500	85 B	£560	0.27
Solar PV (3.3 kWp system)	£4,500 - £6,500	100 A	£0.00	0.00

\*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.



Up to **£7,500 grant** towards a heat pump

**Note:** Figures are calculated using Parity Projects software from information gathered during a home energy survey. Parity Projects 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

*"Installing LED lights can help reduce energy bills. They have a long lifespan so are much lower maintenance for landlords. Thermal covers can be placed over the back of them in lofts to create an airtight seal and enable loft insulation to be continuous with no gaps in it."*



**Natasha Ginks**  
Cosy Homes Oxfordshire  
Retrofit Coordinator

*"This property has suspended timber floors which are cold, draughty and lose heat. A low disruption option for landlords is for foam insulation to be sprayed on the floorboards from below using a small robot."*

Find more inspiring case studies at [cosyhomesoxfordshire.org](https://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  
[houlikemine.org](https://houlikemine.org)



A [House Like Mine](#) is an Oxford City Council initiative, delivered in collaboration with Cosy Homes Oxfordshire and Low Carbon Hub. Its aim is to help everyone in Oxford get access to the information and support they need to live in a healthy and energy efficient home.

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