

keep warm & save money

introduction

Dear Landlord

This guide has been written for landlords with properties in Brighton and Hove.

It will show you many of the improvements you can make to your property to make your property more energy efficient. These changes should help to create a warm and comfortable property with lower energy bills and happier tenants who'll stay for longer and which may even increase the value of the property itself.

You will also find out about the financial help available to pay for energy efficiency improvements. The good news is that as a landlord, there are schemes and grants in place to help you to improve your property for free and funding opportunities are better now than they've ever been.

And you'll find a guide for measures that cost more but save more money in the long term and could even earn you money.

You'll find an energy saving checklist and poster at the back of the guide, which you can use to check off those energy saving changes as you do them.













This is an impartial guide, created by the Brighton Peace and Environment Centre, a local educational charity.

We have also written a guide for tenants and one for homeowners, which you can find on our website www.bpec.org or you can request a copy from the centre at 39-41 Surrey Street, Brighton, BN1 3PB.

keep warm & save money

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energy-saving matters

Making your property more energy efficient

Many older properties in Brighton and Hove were built without energy efficiency in mind – which in the past didn't affect people so much. But with energy costs likely to keep rising every year, it's worth investing some time now to think about how energy efficient your property is.

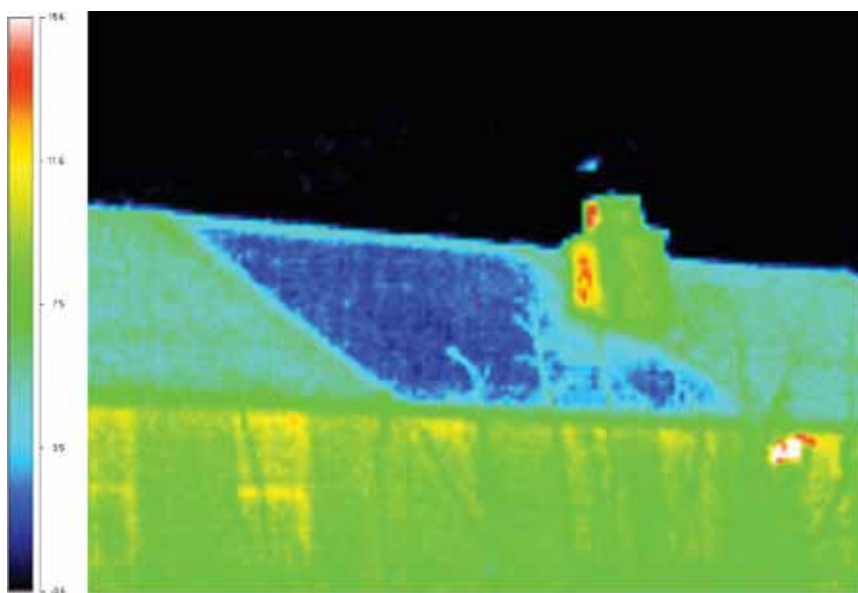
As a landlord you are now legally required to have an Energy Performance Certificate (EPC) for each of your properties. In 2018 it will become an offence to let, or market to let, a property that falls below an energy efficiency rating of EPC Band E.

There are many simple, low-cost or free things you can do immediately to start improving the efficiency of your property.

Making your property warmer and more comfortable

Improving the energy efficiency of your property should make it more desirable to tenants and encourage them to stay in the property for longer. By making changes that reduce the amount of energy used and heat lost, you can make your property warmer in winter and cooler in summer; a more comfortable place to live.

The picture below (taken with a heat sensing camera where darker blues are lower temperatures) shows the effect of loft insulation. The insulated roof of the middle house is keeping more heat in compared to the houses either side.



Increasing the value of your property

Improving your property's energy efficiency can also increase the value of your property, and make it more attractive to a future buyer.

With almost half of Britain's homes not properly insulated, householders could cut energy bills by up to £300 a year by reducing heat loss from windows, floors, walls and roofs

Improving your property's energy performance rating by increasing your energy efficiency should now improve its value

future changes to landlords' obligations

As well as keeping tenants happy and making the property more desirable to new tenants, there are a couple of good reasons why landlords should want to improve the energy efficiency of a property.

- ➔ **From 2016, landlords won't be able to refuse reasonable requests from tenants for energy efficiency improvements, where financial support is available. This will include schemes such as the Green Deal.**

This means that in the future there will be more support for tenants and landlords to make bigger energy efficiency changes to the property.

Working together with your tenants

Sometimes tenants are unsure of their rights or are worried about how you might react if they complain that their home is cold. You can do the following things to help.

- ➔ **Talk to your tenants and make sure they know that you'd be supportive if they want to have insulation installed.**
- ➔ **Tell your tenants whether the property already has loft or cavity wall insulation. If this hasn't been done, some tenants are eligible for free or discounted insulation from the council or their energy company.**
- ➔ **Let them know if you're prepared to contribute anything towards the cost of other energy efficiency improvements.**

In 2018 it will become an offence to let, or market to let, a property that falls below an energy efficiency rating of EPC band E

grants, subsidies and tax efficiencies

There are a number of grants and schemes to help householders pay for energy efficiency measures. As a property owner, you're in a good position to take advantage of grants and subsidies. Funding opportunities are better now than ever.

Warm Homes scheme

Brighton & Hove residents can have free cavity wall and loft insulation installed to help keep their homes warmer. Brighton & Hove City Council is now offering free home insulation to homeowners and private tenants, with no personal eligibility restrictions. To get insulation installed, your tenants need your written permission or in many cases the supplier can apply for this on their behalf. For more information, telephone Brighton & Hove Warm Homes on **0800 048 0727**.

Brighton & Hove City Council is offering FREE cavity wall and loft insulation

Brighton & Hove Energy Action Partnership

This scheme is for owner-occupiers or tenants. Brighton and Hove residents can take advantage of grants to have their heating upgraded, as well as solar panels installed and insulation fitted. The scheme is also available to accredited landlords who are able to access grants for their properties. For more information, telephone Brighton & Hove Energy Action Partnership on **0800 107 4100**.

Landlord's Energy Saving Allowance

As a landlord, you are entitled to a tax allowance to encourage you to improve the energy efficiency of your properties. The Landlord's Energy Saving Allowance (LESA), ending in 2015, allows you to claim up to £1,500 every year for each property (house, flat or bedsit) you rent out in the UK and abroad. LESA covers: **cavity wall insulation, loft insulation, solid wall insulation, floor insulation, draught proofing, hot water system insulation.**

Please note that you can't claim under the 'Rent a Room' scheme or if you rent a property out as furnished holiday accommodation.

If you have further questions about LESA or other tax deductions, contact your local HMRC tax office.

Other Schemes

Check the Brighton Peace and Environment Centre website **www.bpec.org** for information and links to local companies who can offer to install insulation for free.

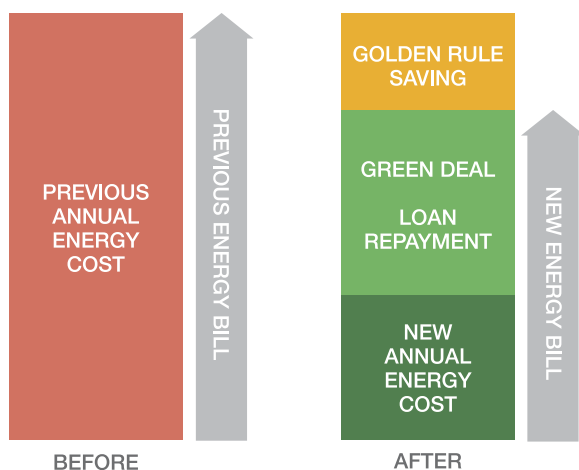
See the Energy Saving Trust website or call them for free (see page 13), independent advice on grants or discounts you might be eligible for.

You can also contact the Home Energy Efficiency Officer at Brighton & Hove City Council to discuss a range of energy saving subjects, including grants and discount schemes, on **01273 293144** or by emailing **energyefficiency@brighton-hove.gov.uk**

green deal

The Green Deal is a new nationwide Government scheme starting in 2012 that will help you to improve the energy efficiency of your property without adding to your own expenditure.

Essentially, the scheme will provide a loan to pay for the installation of energy efficiency improvements which tenants will repay through their energy bill savings. The 'Golden Rule' states that the repayments on the loan must be less than or equal to the savings on the fuel bill, meaning the bill payer will be better off.



Through Energy Company Obligation funding, the scheme will also help the most vulnerable and help provide major measures, such as solid wall insulation, in homes that need more work than Green Deal finance alone can stretch to.

What happens if they move or I sell the property?

The loan stays attached to the property. During void periods, you will be responsible for the Green Deal Charge as the bill payer. The next tenant (or owner if you sell) will then continue to repay the loan from the savings on their energy bills.

Government Subsidies

There are measures available that generate electricity or heat such as solar photovoltaic panels, solar water heaters, biomass boilers and heat pumps.

These can be eligible for government subsidies:

The Feed-In Tariff – pays you for the electricity you generate

Renewable Heat Incentive – pays you for the heat you generate

Contact the Energy Savings Trust for more information (see page 13).

energy-saving: no-cost changes

There are many ways to improve energy efficiency that don't cost anything.

Support your tenants to reduce their bills

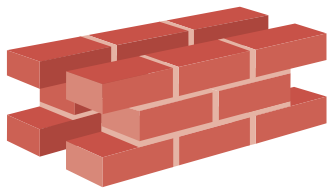
Changing their behaviour at home can make a big difference to their bills. The Tenant Pack produced by BPEC can guide them in this.

Cavity wall and loft insulation

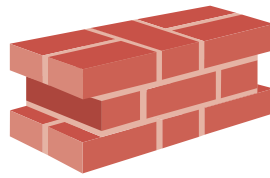
Brighton & Hove City Council's Warm Homes scheme is currently offering free cavity wall and loft insulation for homes in Brighton and Hove (see page 3)

Cavity wall and loft insulation also helps to keep the house warm in winter, cool in summer and can reduce condensation inside a house.

How to tell if you have cavity walls: if your brickwork pattern is regular like the left hand picture below you are likely to have a cavity wall. If an alternating pattern like the right you are likely to have solid walls.



CAVITY WALL



SOLID WALL

For walls where you cannot see the brickwork, if the wall is more than 260mm thick and the property was built after the 1920s then it probably has a cavity that can be filled.

Even if you already have insulation in your loft, the under the Warm Homes Scheme you could increase the its depth to get the biggest energy savings.

Cavity wall insulation and roof insulation are offered free under the Warm Homes scheme (see page 3)

If you're unsure whether your walls have cavities, are already filled or whether you need loft insulation, the Warm Homes scheme will arrange a free, no obligation survey to see if your property is suitable

energy-saving: lower-cost changes

Radiator Reflectors

Much of the heat that comes out of our radiators simply goes into heating the walls behind them. Radiator reflectors are placed behind the radiator, and then reflect the heat back into the room.

Suitable for all properties with central heating

Using energy efficient bulbs for lighting

Low energy light bulbs (CFLs) can reduce the energy you spend on lighting by 80% and can last up to 12 years.

Suitable for all properties

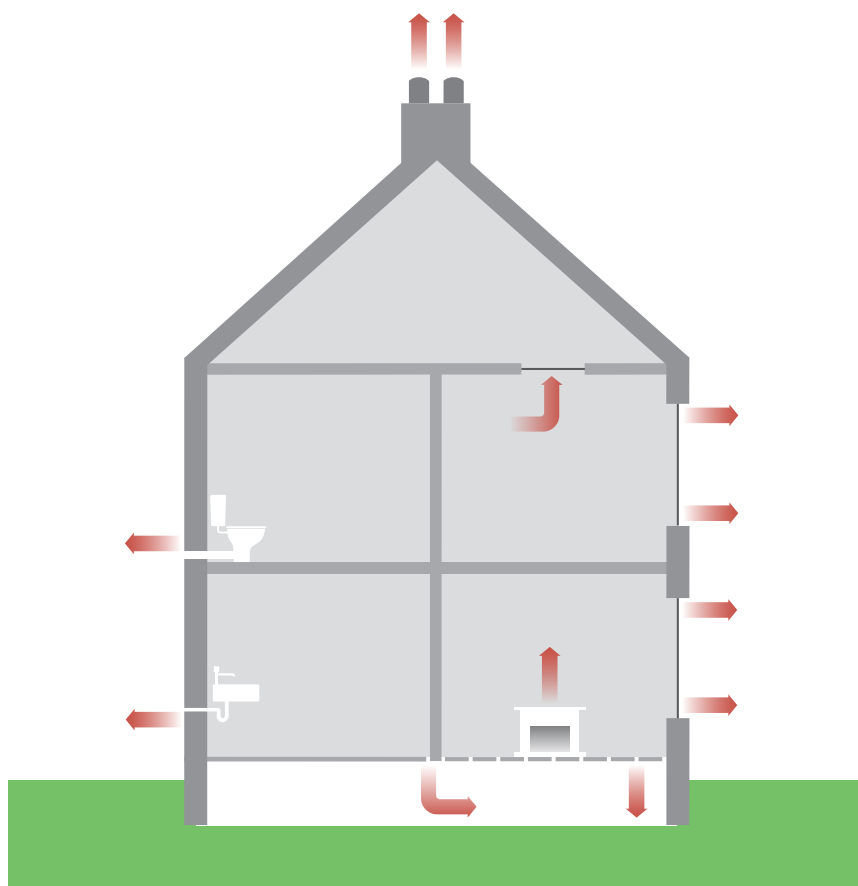
LED downlights are now also more widely available and whilst more expensive initially, these cost less to use as they use less energy 10% of the power that halogen downlights use and last several times longer.

Draught-proofing

Draught proofing is one of the easiest, cheapest and most efficient ways of saving money and energy. You may notice that some rooms or areas in your property feel colder than others. There are many small gaps and cracks that could be letting cold air in and letting your heat escape. The diagram below shows where draughts can occur in a typical home.

Suitable for all properties

Eligible for LESA tax rebate (see page 3)



Draught proofing measures include: brushes and strips for windows and doors; filling gaps in floor and skirting boards; covering floors with rugs or carpets; fitting a chimney balloon

You can test for draughts by wetting your hand and moving it around areas where there might be leaks. If your hand feels cool then there's a leak.

energy-saving: lower-cost changes

Film secondary glazing

The lowest cost option is a transparent plastic film that fixes with double-sided sticky tape to the window frame, and is shrunk to fit with the hot air from a hairdryer.

Suitable for all properties

Pipe insulation and hot water tank jacket

Insulating water pipes and tanks reduces the amount of heat escaping. So you spend less on heating water up and the water stays hotter for longer.

Suitable for all properties with hot water systems

Eligible for LESA tax rebate (see page 3)

Heating controls

Having heating controls installed on the heating system gives your tenants more control over when the heating goes on and off. Room and radiator thermostats will allow them to control the temperature in each room.

Suitable for all properties with central heating

Turning radiators off in rooms you are not using reduces wasted energy and heating bills

Water efficient taps and showers

New water-efficient showerheads can produce water flows that feel stronger than they actually are – making them an easy way to save water and energy. You can buy easy to install flow devices which fix onto the taps.

Suitable for all properties

energy-saving: costs and savings overview

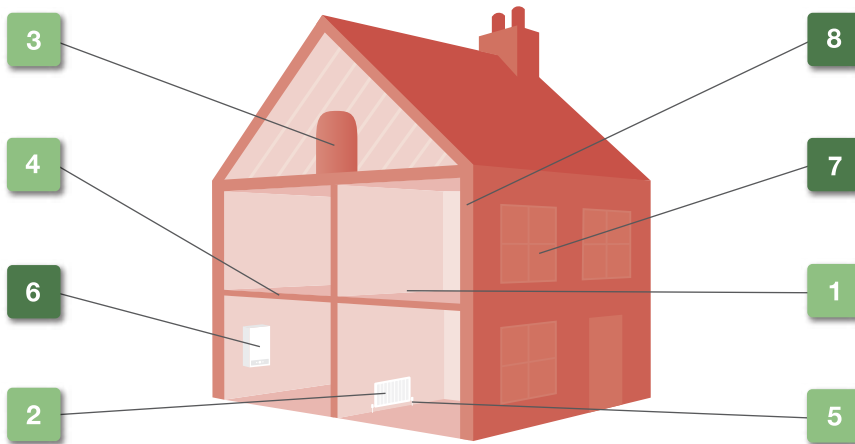
There are two main ways in which we can save energy in our homes:

stop heat escaping

make systems, such as boilers or radiators, work better

In the table below, you can see just how much each of these energy saving technologies could save. Some of these measures are easier and cheaper to install than others.

Understanding where heat is lost in the property can help you decide where to insulate – see the energy saving poster at the end of the guide



Rating	Energy efficient measure	Estimated cost of installation	Estimated annual saving	
Lower cost	Install pipe insulation	£10	£15	
Lower cost	Fill gaps between floor and skirting boards	£20	£25	1
Lower cost	Radiator reflectors	£5-£30	£5-£25	2
Lower cost	Hot water jacket	£15	£40	3
Lower cost	Timber floor insulation	£100	£60	4
Lower cost	Low energy lighting	£5 per bulb	£3*	
Lower cost	Draught proofing	Costs vary	£55	
Lower cost	Thermostatic radiator valves	£56**	Varies	5
Higher cost	Replace appliances with A+ rated models	Costs vary	£48	
Higher cost	Replace boiler with energy efficient model	£2,300 approx	£105-£300	6
Higher cost	Double glazing	£5,000 approx	£165	7
Higher cost	Internal solid wall insulation	£5,500-£8,500	£445	
Higher cost	External solid wall insulation	£9,400-£13,000	£465	8

Source: Energy Savings Trust

*£55 over the lifetime of each bulb

**Costs for the whole property

energy-saving: higher-cost changes

While you may not want to spend a lot of money on installing these measures, you may find that claiming the tax rebate LESA makes them cost neutral or you may be able to install them at no initial cost through the Green Deal. Your tenants will certainly thank you for them and raising the energy efficiency of your property will add to its value for future sale.

Condensing boiler

Boilers account for around 60% of what you spend in a year on energy bills, so an efficient boiler makes a big difference. You can find advice about choosing the right boiler for your home through the Energy Saving Trust (see page 13).

Suitable for all properties

If your boiler is more than 10 years old, replacing it with a gas-condensing model can save up to 32% of your heating energy

Replace appliances with A+ or A++ rated models

There are now many energy efficient products on the market, from kettles to TVs or fridges. Look for those with the Energy Saving Trust recommended logo (see right).

Suitable for all properties



Solid external wall insulation

More heat is lost through solid walls than cavity walls. External wall insulation can be applied to the whole house. Once the insulation is fixed, the wall is then finished to look as you want it to. It can also increase the life of your walls by protecting the brickwork and help to prevent some kinds of damp. Wall insulation will help make your home feel warmer in winter and cooler in summer.

Suitable for houses

Eligible for LESA tax rebate (see page 3)

Internal wall insulation

The benefit of internal wall insulation is that it can be fitted on a room-by-room basis. This makes it easy to incorporate into another decorating job and is much cheaper than external wall insulation but will very slightly reduce your floor area. Wall insulation will help make your home feel warmer in winter and cooler in summer.

Suitable for all properties

energy-saving: higher-cost changes

Double and secondary glazing

Double-glazing can cut heat loss by half and will cut draughts, condensation and outside noise, making your home more comfortable to live in.

Double-glazing may not be possible if you live in a listed building or conservation area. There are a number of types of secondary glazing options available at a lower cost than double glazing.

Original or conservation grade windows can be refurbished with improved glazing and draught proofing.

Visit the Energy Saving Trust website for more information (contact details on page 16).

Suitable for all properties
(but check with council if
in a conservation area)

Thermally insulated external doors

Like any other part of the home, doors can be insulated and draught-proofed to prevent heat from escaping, and can be cost effective if you are thinking of replacing a door.

Suitable for all properties

Floor insulation

Heat loss and draughts can occur between floor timbers and around the edges of the floor. Insulation can be fitted underneath floorboards or if you have a solid floor, insulated floorboards can be laid on top of your existing floor, slightly raising the floor level. This can make your floor feel warmer and more comfortable to walk on.

Suitable for houses,
ground-floor flats or flats
above empty spaces

Eligible for LESA tax
rebate (see page 3)

energy-generating technologies

Renewable technologies make use of natural sources of energy such as sunlight or heat from the earth, and can help to save or even earn us money. You can find out more information on each of these through the Energy Saving Trust (contact details on page 13)

Always ensure your system is designed and installed by reputable companies. Installers and components must be part of the Microgeneration Certification Scheme (see logo right).



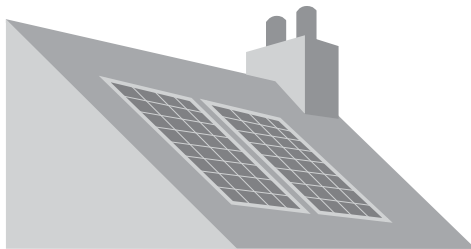
The Certification Mark for Onsite Sustainable Energy Technologies

Solar photovoltaic panels [solar electricity]

Eligible for the **Feed-In Tariff (FIT)** scheme (see page 4)

Solar photovoltaic (PV) panels produce electricity from sunlight and will even produce electricity on cloudy days. You are paid for the electricity you generate (Feed in Tariff) and during the day you can make use of this free electricity.

Any electricity not used during the day is then fed into the grid, which you will then be paid for (export tariff).



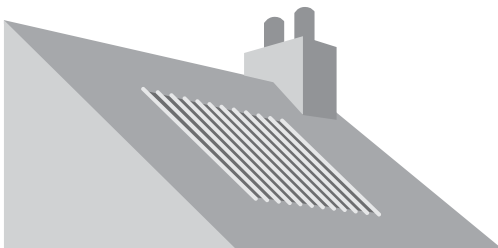
Suitable for properties with flat roofs or roofs facing SE, S or SW

Some companies will put solar panels on your roof for free (sometimes referred to as 'rent a roof space' schemes). In return the householder gets free or discounted electricity for the next 25 years, but the company takes the FIT payments. Renting your roof is an option if you can't afford the upfront investment and you are using electricity during the day

Solar thermal panels [solar water heating]

Due to be eligible for for the **Renewable Heat Incentive (RHI)** from late 2012 (see page 4).

Solar hot water systems collect the heat in sunlight. These connect to a hot-water storage tank and usually work alongside a conventional water heater. For residents not using electricity during the day using roof space to generate hot water kept warm in a tank may be a better use of roof space to save energy costs.



Suitable for properties with flat roofs or roofs facing SE, S or SW

energy-generating technologies

Air source heat pump

May be eligible for the **Renewable Heat Incentive** (see page 4).

An air source heat pump works like the ground source heat pump, but absorbs heat from the outside air, even when the temperature is as low as -15°C.

Installations may be subject to noise restrictions – check with the Council.

Suitable for all properties

Ground source heat pump

Eligible for the **Renewable Heat Incentive**.

Ground source heat pumps use pipes buried in the garden to extract heat from the ground that is used to heat your home.

Suitable for all homes
with a garden

Biomass boiler or wood-fuelled heating system.

Eligible for the **Renewable Heat Incentive**.

A biomass boiler burns wood pellets or chips and is an automated system, a log burner requires daily fueling. Wood fuel is often cheaper than other heating systems and pellets and chips can be sourced from waste streams. A biomass system can provide warmth for a single room, or power the central heating and hot water for a whole property.

Installations may be subject to air quality management areas check with the Council.

Suitable for properties
with storage space

useful contacts

Brighton Peace and Environment Centre

We work with people on peace, conflict, and environmental sustainability
www.bpec.org • 01273 766610

Brighton & Hove Citizens Advice Bureau

www.citizensadvice.org.uk/brightonhovecab.html • 0845 120 3710

Brighton Energy Co-operative

Organisation helping people invest in local green energy schemes.
www.brightonenergy.org.uk

Brighton & Hove 10:10

Work with individuals, communities and businesses to deliver projects that achieve measurable carbon reductions.
www.brightonandhove1010.org

Brighton & Hove City Council

01273 290000 • www.brighton-hove.gov.uk

Private Sector Housing Team: 01273 293156

Warm Homes: 0800 048 0727

Brighton & Hove Energy Action Partnership: 0800 107 4100

Brighton Housing Trust

www.bht.org.uk • 01273 645 400

Energy Saving Trust

www.energysavingtrust.org.uk • 0800 512 012

HMRC

www.hmrc.gov.uk

Low Carbon Trust

Low Carbon Trust is a not-for-profit organisation that sets up, manages and promotes environmental projects
www.lowcarbon.co.uk • 07974 122770

The Green Building Partnership

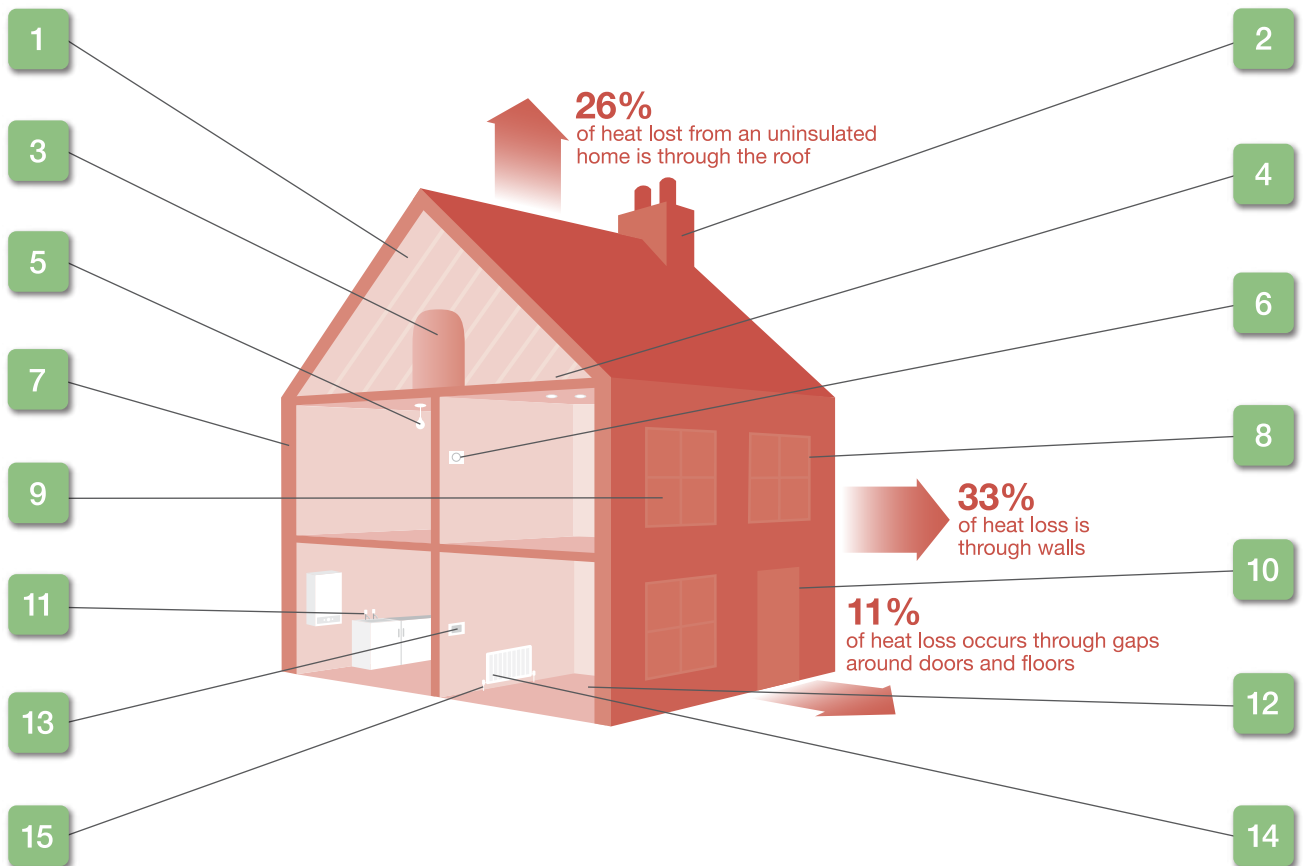
Co-operative of eco-refurbishment specialists based in Brighton and Hove
www.greenbuildingpartnership.co.uk • 07974 122770,

Southern Water

www.southernwater.co.uk • 0845 278 0845

energy efficiency: no or low-cost actions

The easiest actions to take are the cheapest and in some cases have the greatest impact

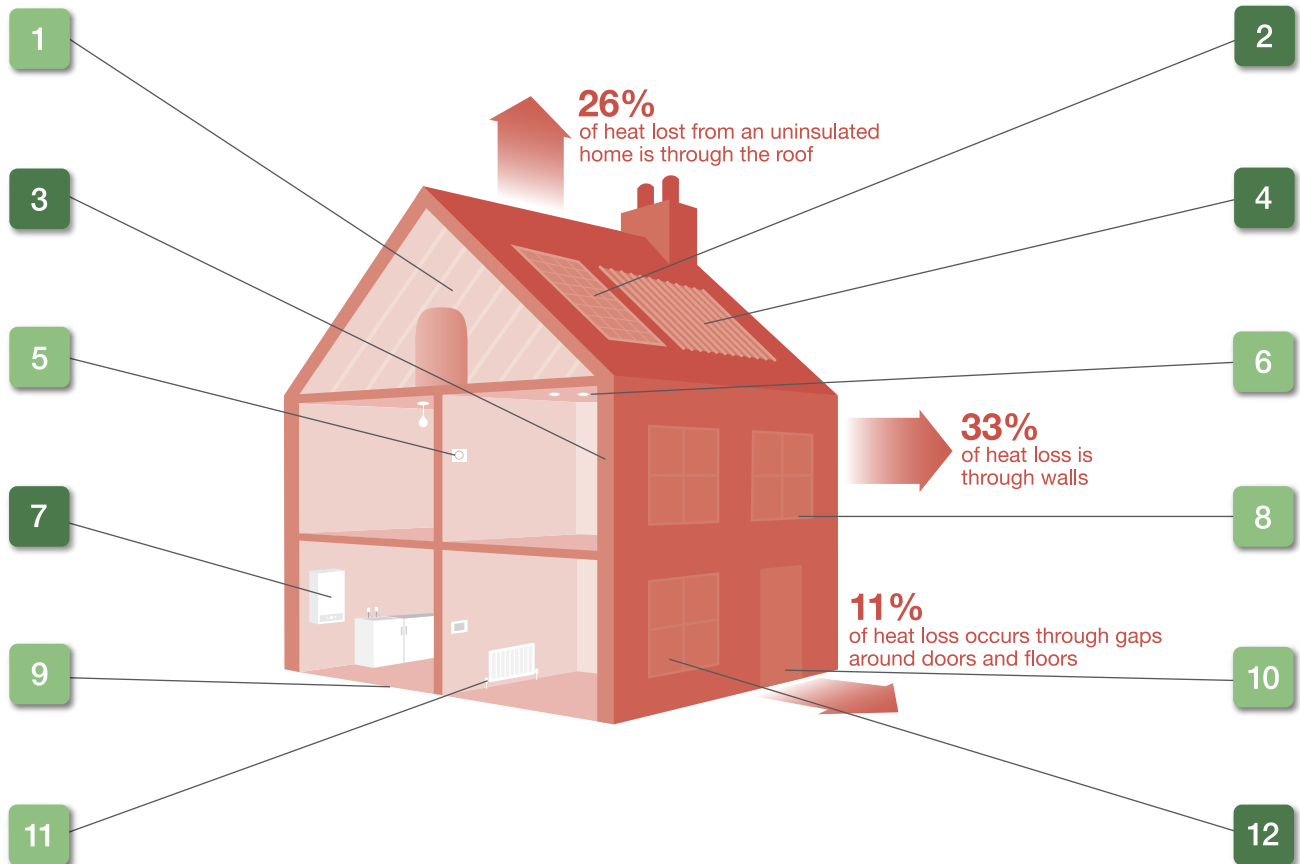


DONE?

- 1 Install free loft insulation if you currently have less than 60mm
- 2 Fit a chimney balloon
- 3 Use a hot water cylinder jacket
- 4 Insulate loft hatch with draught strip
- 5 Change lights to low energy bulbs (CFLs)
- 6 Turn down thermostat by 1 degree
- 7 Install free cavity wall insulation
- 8 Insulate and draught proof windows with film
- 9 Use thicker/lined curtains
- 10 Draught proof doors and letterbox with draught strip
- 11 Fit aerators to hot taps and showers (not electric showers)
- 12 Draught proof floor using thick rugs or sealant in between timber floor gaps
- 13 Use an energy meter
- 14 Fit reflectors to radiators
- 15 Insulate pipework

energy efficiency: medium and higher cost

Make the easier changes first, this will mean your home needs less energy to run than before and allows you to choose the most appropriate technology



- Medium cost: £100-£500
- Higher cost: £500-£several thousand

DONE?

- 1 Top up loft insulation to 270mm
- 2 Install photovoltaic panels
- 3 Install solid wall insulation (internal or external)
- 4 Install solar hot water generation
- 5 Install a heating thermostat where there is none
- 6 Change downlights from halogen to LED
- 7 Replace old boiler with energy efficient version or air source heat pump
- 8 Fit secondary glazing
- 9 Insulate timber floors
- 10 Upgrade external doors to modern well insulated versions
- 11 Install Thermostatic Radiator Valves to radiators
- 12 Install double (or triple) glazing