

Helping to future-proof your property investments

octopus capital
A brighter way

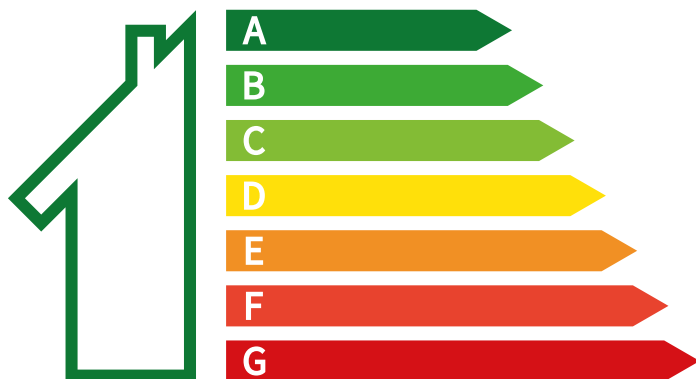
Embarking on a refurbishment journey for your property is not just about enhancing its aesthetic appeal, but also about making smart, future-oriented choices. One such pivotal decision is investing in Energy Performance Certificate (EPC) upgrades. These upgrades can elevate your property's market value whilst also contributing positively to the environment. In this guide, we'll explore some options to consider when incorporating EPC upgrades into your refurbishment project and how our refurbishment loan can assist you along the way.

Our refurbishment loan solution

Our refurbishment loan solution provides you with quick access to short-term funding and incentivises EPC improvements to be made to your property.

Key features

- **Saving you money**
You can benefit from an interest rate discount of **0.15% p.m.**, equating to **1.80% p.a.**, if your refurbishment project achieves a minimum EPC rating of C and improves the EPC score by a minimum of 20 EPC points.
- **Future-proofing your residential assets**
Whether you choose to rent or sell your property, our refurbishment loan is designed to support you to comply with future regulations, enabling you to stay ahead of the curve.
- **Make meaningful environmental impact**
We want to help you invest in renovations that will improve the energy efficiency of your property and reduce the environmental impact of your investments.



Ideas to help you improve the EPC rating of your property

Several key upgrades can be made to your property to increase the EPC rating and score and ensure that it will be suitable for letting under future regulations. Improvements can range from simple fixes such as insulation and lighting to more advanced energy efficient upgrades like air source heat pumps or solar panels.

Windows, lighting and insulation

Windows

Retrofitting windows is an effective option when looking to improve the energy efficiency of your property. Retrofitting a window is as basic as fitting a new energy efficient window, into an existing space. Installing double or triple glazed windows can significantly reduce heat loss, improve insulation and reduce bills for your tenants.

Lighting

In the case of lighting, existing incandescent or halogen lamps can be replaced with more modern LED technology. Utilising LED technology provides advantages including significant energy savings and a long lifespan of up to 100,000 hours per light.¹ Unlike incandescent bulbs that emit around 90% of the energy generated as heat, most of the energy from an LED is released as light, keeping the bulb cool and reducing energy waste.²

Insulation

Insulation is a key element when improving a property's energy efficiency and EPC rating. This can involve everything from insulation of a water cylinder, wall insulation as well as roof and floor insulation. Specific attention should be paid to cold bridges in the property (where gaps meet), such as where the floor meets the wall, to further reduce heat loss and ensure the long-term energy performance of the house.

Solar panels

Installing solar panels to your property can offer many environmental and cost benefits. Solar panels convert sunlight into electricity that powers the property. Once the house has all the power it needs, excess energy can be stored in a battery for use when the sun isn't shining. If you don't have a battery, excess electricity travels back to the national grid. Utilising the electricity from solar panels can substantially lower your property's energy rates, making it more attractive for potential tenants, whilst also reducing the property's carbon footprint.

To install solar panels you will require clear space on a pitched roof, which sees sun throughout the day. Installation can take between 2–4 days depending on the size of the system.³



Air source heat pump

As gas boilers will no longer be fitted in new build homes from 2025,⁴ and it's becoming increasingly likely that they will be phased out of existing properties soon after, implementing air source heat pumps for heating and hot water is an increasingly popular option. Air source heat pumps are central heating systems with low carbon emissions which draw warmth from outside air.

Air source heat pumps are around four times more efficient than gas boilers, meaning that they can produce up to four times more heat energy per unit of power used.⁵ Air source heat pumps can lower costs and carbon emissions making them a desirable and effective solution when looking to improve the EPC rating of your property.



We're here to help

For more information on how you can improve the EPC rating of your property and efficiently fund your refurbishment works contact our team at sales@octopus-capital.com or call us on **0800 294 6850**.

¹<https://greenlighting.co.uk/the-lifespan-of-an-led-bulb> ²<https://www.mrsec.psu.edu/content/light-bulb-efficiency>

³<https://octopus.energy/solar-installation-faq/> ⁴<https://www.britishgas.co.uk/the-source/greener-living/gas-boilers-ban-2025.html>

⁵<https://octopus.energy/blog/heat-pump-running-cost/>