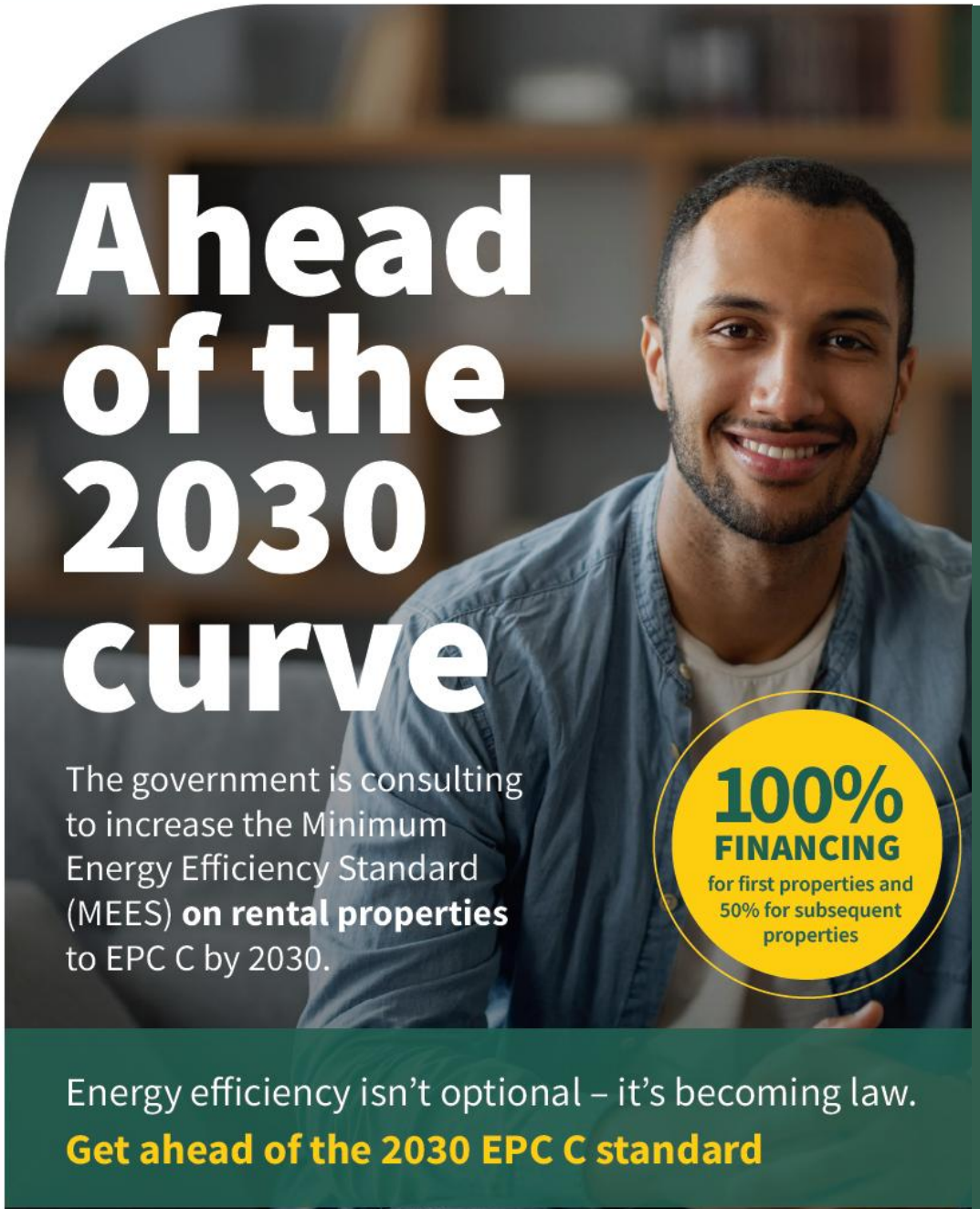


EPC minimums are set to rise – government proposal is **EPC C by 2030**

Fines are also increasing - **£30,000 per property** in the current consultation

Minimum spend is also rising – from £3,500 to **£15,000 per property**

Tenants in Waltham Forest spend **40%+ of income on rent** – versus UK average ~30%

Waltham Forest **rents are growing** – 7-9% on average

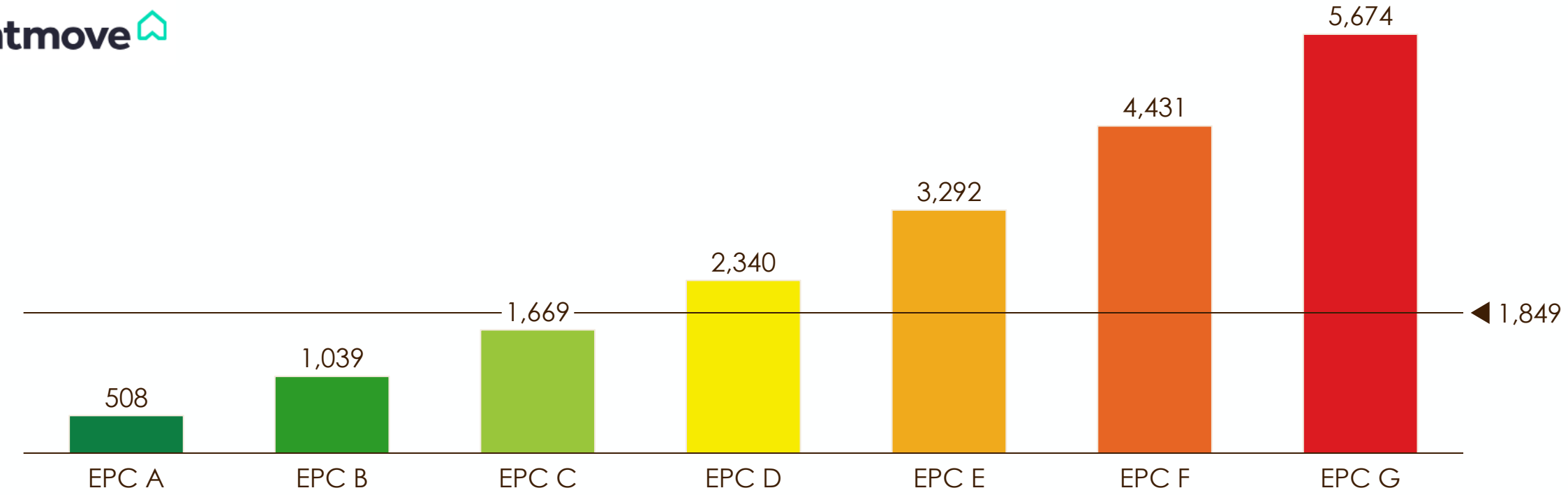
Over 7,400 rentals in LBWF are estimated to have **damp & mould problems – 20-26%**

Affordability + comfort = renewals

Energy inefficient homes are more expensive to run

Average annual energy bills, 3-bed house, £, 2024

rightmove



Retrofit reduces damp & mould, raises comfort & health

73%

Higher risk of damp and mould in properties below EPC C

63%

Of Britons are uncomfortable in their homes – too cold in winter, too hot in summer

2.15x

Economic multiplier on every £ spent on retrofit – primarily from health benefits

Citizens Advice, February 2023 – based on a study on 2000 residences. YouGov, 2019. Arup, 2024

Energy efficient homes are worth more

Average valuation differential by EPC band

+15%

EPC F to C

2023

rightmove

+10-14%

EPC G to C

2022

MONEYSUPERMARKET

+19.6%

EPC F/G to C

2022

Knight Frank

+19%

EPC F/G to C

2021

UBS

What's involved in a retrofit?

Typical measures

- Energy efficiency
- Electrification and renewables
- Hygiene factor

Draughtproofing

Heating controls

LEDs

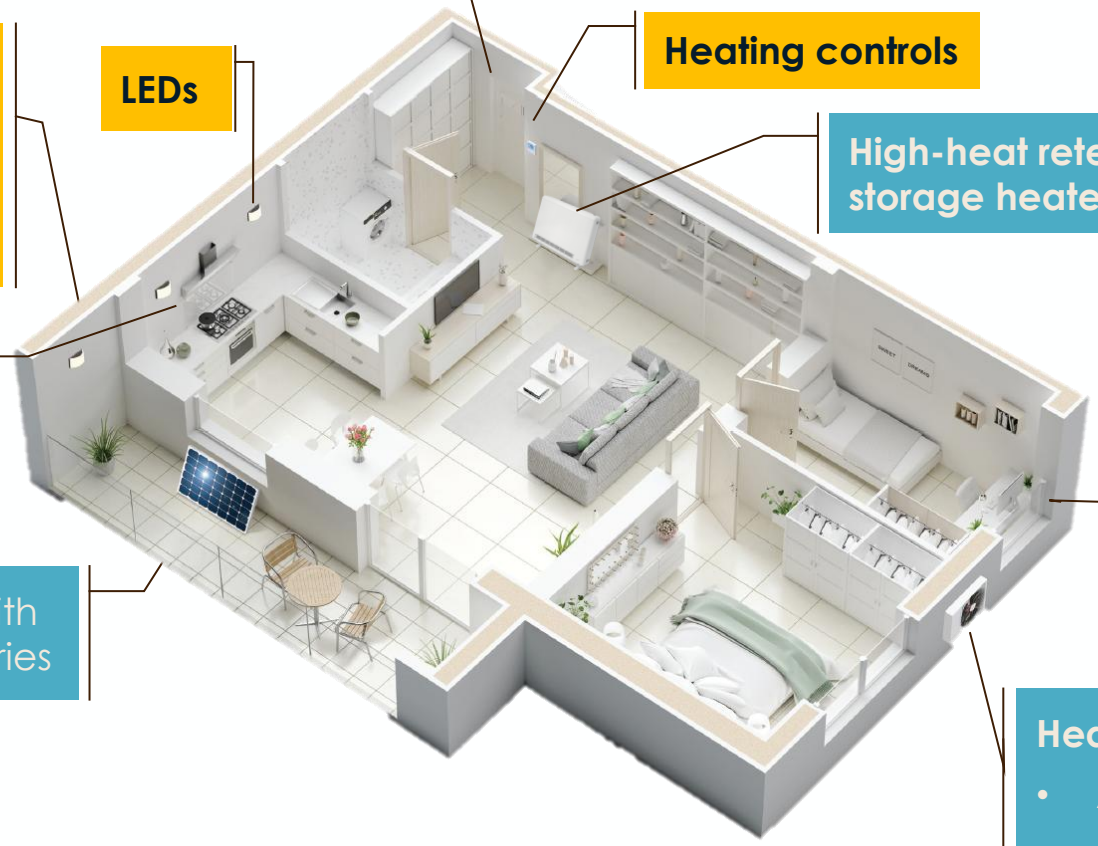
High-heat retention storage heaters

Wall insulation: cavity (pictured) or solid wall (exterior or interior wall)

Loft and roof insulation

+

Ventilation (critical with insulation)



Window measures

- Double glazing
- Secondary glazing

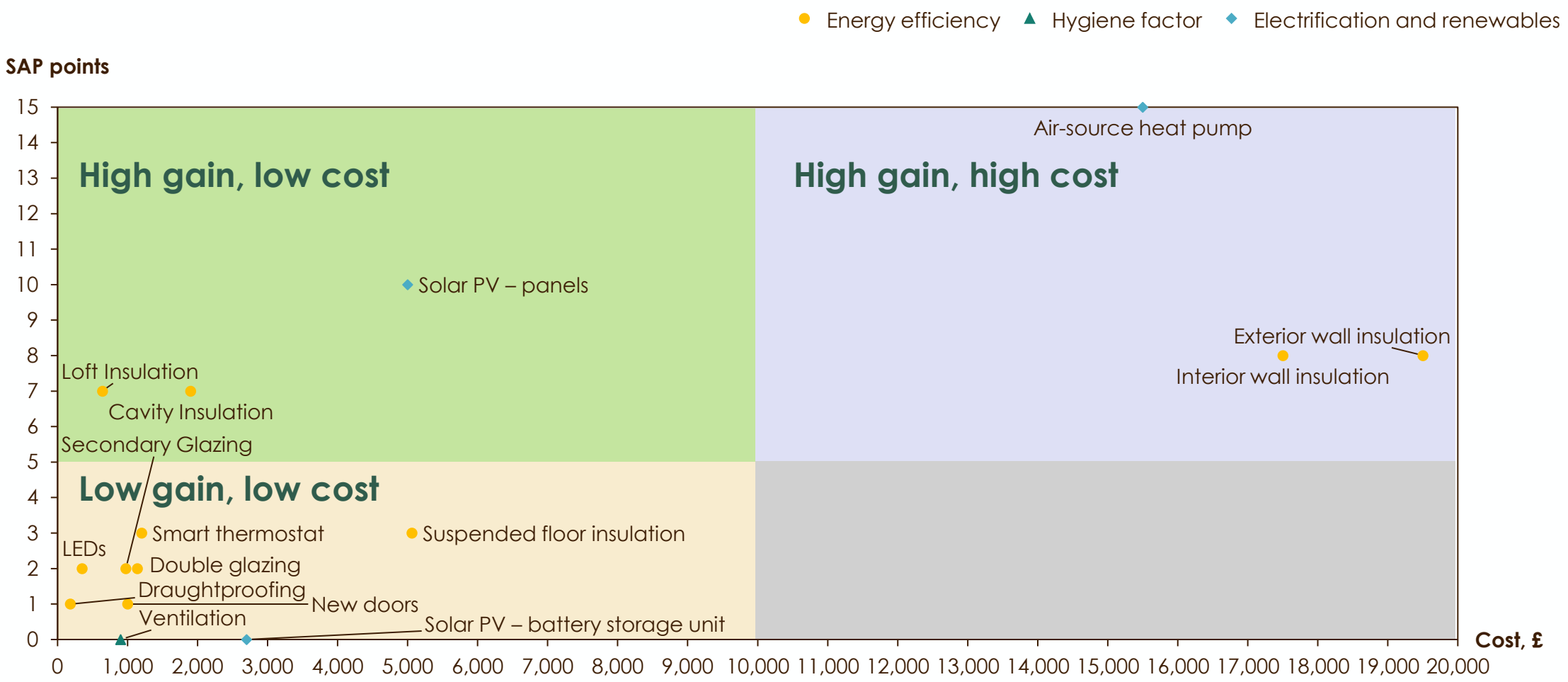
Solar panels – with or without batteries

Heat pumps:

- Air source (pictured)
- Ground source
- Water source

What does a retrofit cost, for what gain?

SAP point gains versus cost, 90m2 1960s detached house



What is a typical retrofit 'package'?

Wall type and feasibility of solar drive cost and SAP point gains, holding footprint and type constant

Example: EPC E, 90m2 semi-detached house, boiler, double glazed windows, built 1967

Cavity wall, not conservation

Measure	Cost (£)	SAP point gain
Cavity insulation	1,460	5
Loft insulation	744	9
Solar PV	4,855	10
	8,724	24

£364/SAP point

Solid wall, conservation

Measure	Cost (£)	SAP point gain
IWI	21,650	9
Loft insulation	744	8
	22,394	17

£1,317/SAP point

Source: IEA, 'Net Zero by 2050'. | HHRS*: High Heat retention Storage , IWI* : Internal Wall insulation

Waltham Forest Council, Domna, and the NRLA are working together to **help you** meet higher energy efficiency standards

Up to **£30,000** (first property only) toward energy performance – including insulation, double glazing, solar panels, and heat pumps

The Warm Homes Local Grant:

- EPC D, E, F, or G properties
- Three ways to qualify:
  1. Tenant households with gross annual income below £36,000*
  2. Tenant households receiving certain benefits (e.g., Universal Credit)**
  3. Automatic eligibility by post code
- Landlords must agree not to increase rents as a direct result of grant funding

*Varies by household. For example, a household with one adult and three dependents has a threshold of £23,600 after housing costs.

**Universal Credit, Housing Benefit, Income Support, Income-based Jobseeker's Allowance (JSA), Income-related Employment and Support Allowance (ESA), Pension Credit (both guarantee and savings elements)

How to apply

www.domna.homes/areas/waltham-forest-council/

Or email us at info@domna.homes