



**Ridgewater
Energy**

www.ridgewaterenergy.co.uk

Letting Agent & Landlord Guide

Enhance your property's energy performance, value and tenant well-being.



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Introduction

There is an increasing regulatory landscape now affecting the private rented property industry, the Minimum Energy Efficiency Standards (MEES), Fitness for Human Habitation Standards, new structured timelines around dealing with reports of condensation and damp, along with existing inspection regimes like the Housing Health and Safety Rating System used by Local Authorities to assess the fitness of rental properties.

These, in addition to the electrical, gas and fire safety regulations, mean it is crucial to take a comprehensive approach to your rental obligations, to reduce property maintenance issues, complaints, enforcement action and ensure there are less void rental periods.

Ridgewater Energy, who are experts in the energy efficiency sector, have worked extensively with local landlords and letting agents, and have now compiled this guide to provide advice on building fabric, insulation, heating, and condensation and damp reduction.



This guide helps you to:

- Be proactive (not reactive!) and informed about your property's rental requirements, and to prevent financial penalties.
- Maintain standards and increase the value of your property.
- Understand how to improve your property's EPC to meet regulations, avoid re-mortgage refusals and withdrawn sales.
- Avoid disputes with tenants and reduce tenancy void periods, due to poor property maintenance.
- Benefit from funded schemes available to landlords and tenants.
- Stay ahead of further announcements and regulations in relation to MEES & Net Zero 2050.

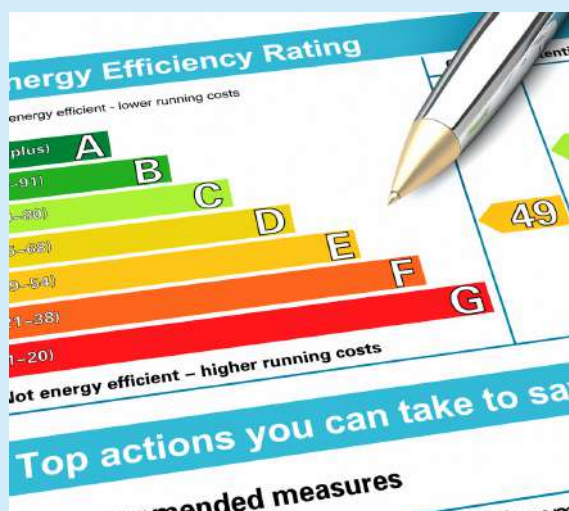
Want to skip to **schemes & funding?**
Turn to page 12

Minimum Energy Efficiency Standards

The current version of these regulations apply from April 2020 to domestic private rented sector properties in England and Wales, which means landlords must achieve a minimum 'E' EPC rating, or have a valid exemption which must be registered. A spend cap of £3,500 (inclusive of VAT and grant funding) applies. This applies to properties let under assured tenancy, shorthold, regulated tenancy under Rent Acts, assured agricultural occupancy, protected tenancy, or statutory tenancy under the Rent Act 1976.

TOP TIPS

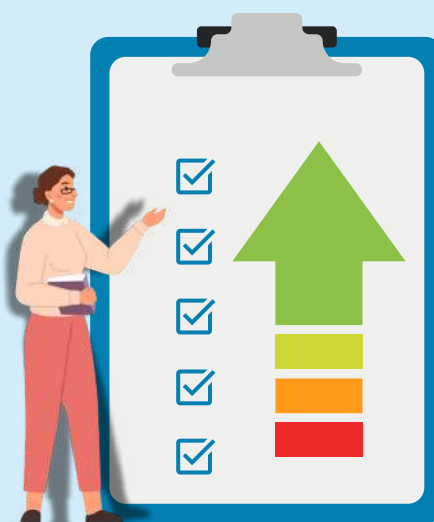
- Consider commissioning a new draft EPC so you know where the rating is now, before you start any improvements.
 - Re-do any pre-2017 EPCs and follow the EPC recommendations.
 - Mortgage lenders now want a new EPC or one dated within 2 years or less.
- Assess the most inexpensive measures that will make the biggest points uplift first, and when instructing measures to be carried out, ensure they are carried out in the correct order (top to bottom) as they appear on the EPC, or they may not achieve the score it indicates.
- The only electric heaters that will improve an EPC rating are the High Heat Retention storage heaters (e.g., Dimplex Quantum / Elnur).
- To show an improvement on the EPC, electric heaters also need to be on a dual rate tariff meter! (Economy 7)
- Do not listen to an electrician if they advise you to fit anything else - many electricians and landlords have seen '100% efficient' and 'A rated' written on the box, and have thought that it will then perform well on the EPC - it won't!



If you are proposing to carry out recommended measures out of the order in which they appear on the EPC, then model the scores through a draft EPC first, asking your assessor to test out the results of what will be achieved, before having those measures installed.

The below measures should be considered and are roughly in order of cost:

1. LED light bulbs (only 1-3 points)
2. Hot water tank jacket (0-6 points - aim for 120mm thickness overall)
3. Room thermostat or smart thermostat (1-3 points)
4. Thermostatic Radiator Valves or Smart TRV's (1-4 points)
5. Central heating programmer (1-3 points)
6. Loft insulation up to 300mm (0-7 points)
7. Underfloor insulation (1-4 points)
8. Cavity wall insulation (3-12 points)
9. Flat roof insulation (2-7 points)
10. Room-in-roof insulation (3-9 points)
11. Double / triple glazing (0-4 points – include trickle vents / lockable window catches)
12. A-rated condensing boiler (0-5 points)
13. High heat retention E7 storage heaters (4-14 points)
14. Solar PV (4-12 points) – points gained may go down under new SAP 10 methodology



MEES Timetable to date

- 2020 – minimum of up to £3,500 spend required per property to achieve 'E' rating.
- Many 'no upfront cost' exemptions made void.
- Minimum 'E' rating set for all tenancies.
- On hold for now – Band 'C' for all tenancies. (But we expect it will be back!)



Who is at risk of non-compliance?

- Uninsulated walls (solid or system build, concrete / metal frame are poorest)
- Poor loft insulation / no insulation in roof rooms (and flat roof / mansards)
- On peak electric heating / electric or LPG boilers
- Older manual charge control storage heaters
- Old boilers with poor or few heating controls (e.g., no room thermostat, or TRV's)
- Single glazed windows (with a large, glazed area %)
- 3 - 4 exposed walls / exposed floors (without insulation)
- Period / older properties that are not suitable for wall insulation, due to suitability, architectural features, planning permission, or listed status.



Ridgewater Energy have a team of experienced assessors who can provide EPC's, retrofit assessments and MEES exemption reports, we also provide tailored guidance on achieving the necessary energy performance rating improvements, most cost effectively!



To find out more, visit:

www.ridgewaterenergy.co.uk/projects-and-services/mees

Housing Health & Safety Rating System (HHSRS) Excess cold, damp and air quality

The Housing Health & Safety Rating System (HHSRS) is a risk-based evaluation tool to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings. It was introduced under the **Housing Act 2004** and applies to residential properties in England and Wales. This assessment method focuses on the hazards that are present in housing. Tackling these hazards will make housing healthier and safer to live in. Installations within the home that are observed include, gas, electricity, ventilation, space and water heating.

Dampness and high humidity

Threats to tenants' health from house dust mites and mould due to dampness, or high humidity include breathing difficulties, depression, anxiety, asthma, rhinitis and fungal infections. Dampness and high humidity also has a severe impact on the property.

Causes

- Ventilation conditions
- Faulty or substandard heating controls
- Faulty damp proof courses
- Incorrectly installed or poor insulation
- Thermal capacity of the dwelling
- Large areas of south facing glazing



Monitor this with a hygrometer

Health effects of excess cold

Maintaining a healthy indoor temperature around 21°C is ideal to avoid health risks. Below 19°C poses a small risk, while below 16°C can lead to serious health risks for the elderly, including respiratory and cardiovascular conditions. Below 10°C, there is a great risk of hypothermia, especially for the elderly. Excess cold can increase winter deaths due to cardiovascular and respiratory conditions, as well as worsen blood pressure, immunity, and rheumatoid arthritis symptoms.

Preventative measures

- Correctly installed loft and cavity wall insulation.
- Ventilated roof and under floor space.
- Ensure proper ventilation with air bricks, openable windows and fans in kitchens / bathrooms.
- Appropriate and properly installed heating system.
- Damp proof courses.
- Membranes and draught proofing around doors and window openings.
- External fabric kept in good repair to avoid rain penetration.



To find out more, visit:

<https://assets.publishing.service.gov.uk/media/5a799834ed915d0422069a0a/150940.pdf>

Fitness for Human Habitation

On 20 March 2019 a new law came into force to ensure that rented properties are 'fit for human habitation', which means that they are safe, healthy and free from things that could cause serious harm.

Most landlords make sure that the properties they rent out are safe and secure, warm and dry. But some landlords do not, and this means that some tenants live in dangerous or unhealthy conditions. This relatively new law, the Homes (Fitness for Human Habitation) Act 2018, will help these tenants and make sure irresponsible landlords improve their properties or leave the sector.

Criteria for hazard assessments include:

- Damp and mould growth
- Excess cold
- Excess heat
- Asbestos and MMF
- Carbon monoxide and fuel combustion products
- Domestic hygiene, pests and refuse
- Electrical hazards
- Structural collapse and falling elements

What penalties can be levied?

- If the property is considered unsuitable for living, landlords can be taken to court for breaching the contract.
- Tenants in such situations have the option to seek legal action to compel the landlord to make the necessary repairs.



The court can make the landlord carry out repairs or put right health and safety problems. The court can also make the landlord pay compensation to the tenant.

Complaints can be raised to the Housing Ombudsman at www.housing-ombudsman.org.uk



To find out more, visit:

www.gov.uk/government/publications/homes-fitness-for-human-habitation-act-2018/guide-for-landlords-homes-fitness-for-human-habitation-act-2018

Condensation & damp

Homes can experience condensation in autumn and winter, when warm and moist air, contacts cold surfaces, leading to water droplets, black mould, and potential health issues. It can damage fixtures & fittings, regardless of the property age, due to poor ventilation in modern homes, or insufficient insulation in older homes. In addition, affordable, sufficient and regular heating must also be used.

Rising damp

- This is found exclusively on ground floor walls and is usually due to a faulty damp proof course or the property having no damp proof course at all.



Penetration damp

- Rain can seep through the roof where a tile is damaged or find a way through the walls if the pointing is bad, or where there are cracks in the wall.
- Leaky drainpipes - if guttering is damaged or blocked, then water can saturate walls, doors etc.
- Plumbing defects - damp can appear where minor water leaks occur, usually easy to spot under the sink, basin, radiator, boiler or bath. Sometimes the leak can be concealed under the floor or inside the fabric of the building.
- Water creep test - you may have a leak from a water pipe. Check this by turning your water off and leave it off for a while. Assess if the meter reading goes up whilst the water is turned off, and if it does, you know you have a leak or a faulty meter.



To find out more, visit:

www.ridgewaterenergy.co.uk/portfolio_category/advice-resources

Mould growth

Mould growth occurs when mould spores found in the air around us germinate on contact with damp surfaces, the mould will often show itself as black spots on the wall.

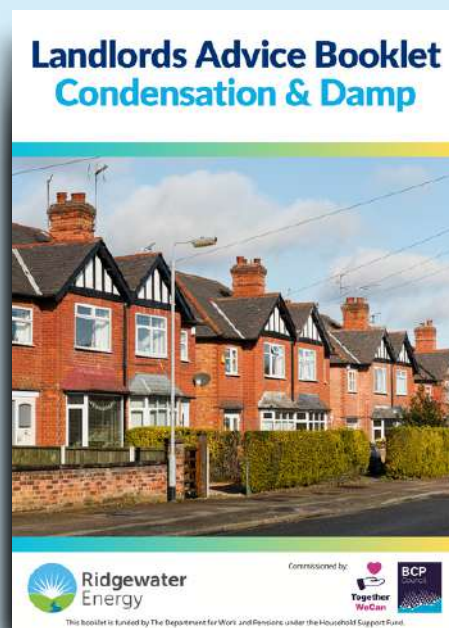
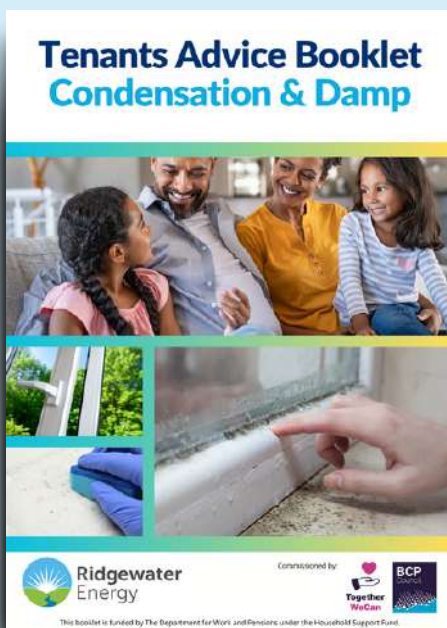
Products used to remove or prevent undesirable growths, such as mould on external and internal surfaces, require approval under the Control of Pesticides Regulations (COPR) as surface biocides, and must be used in accordance with their approval conditions.

Approved products:

www.hse.gov.uk/biocides/copr/approvals.htm

Guidance:

www.hse.gov.uk/biocides/using.htm



Landlords should consider what support they can provide and also what advice they can signpost their tenants to, in order that tenants can also educate themselves in helping reduce damp and mould. Ridgewater Energy offers free advice booklets to aid the management and reduction of damp and mould.



Booklet requests can be made here:
www.ridgewaterenergy.co.uk/literaturerequest



To find out more, visit:
www.ridgewaterenergy.co.uk/portfolio_category/advice-resources

Property condition & impact on value

Landlords can encounter various challenges that can significantly impact their property's value due to its condition, potentially affecting income when tenants withhold rent due to inadequate maintenance. To maintain their property's value, landlords should focus on consistent and planned maintenance.

Also, by promptly addressing issues and ensuring the property meets all legal requirements, landlords can establish a healthy living environment and relationship with their tenants.

This approach can reduce rent disputes and arrears and help ensure a longer term, trouble-free tenancy.

Start by checking with **CIGA (Cavity Insulation Guarantee Agency)** that you have a valid guarantee in place, as you may have recourse to the installer, or another installer may be appointed to rectify any issues. However, any guarantee will be void if any building works have since taken place, for example, wall ties, damp proof course, extensions added, or windows changed.

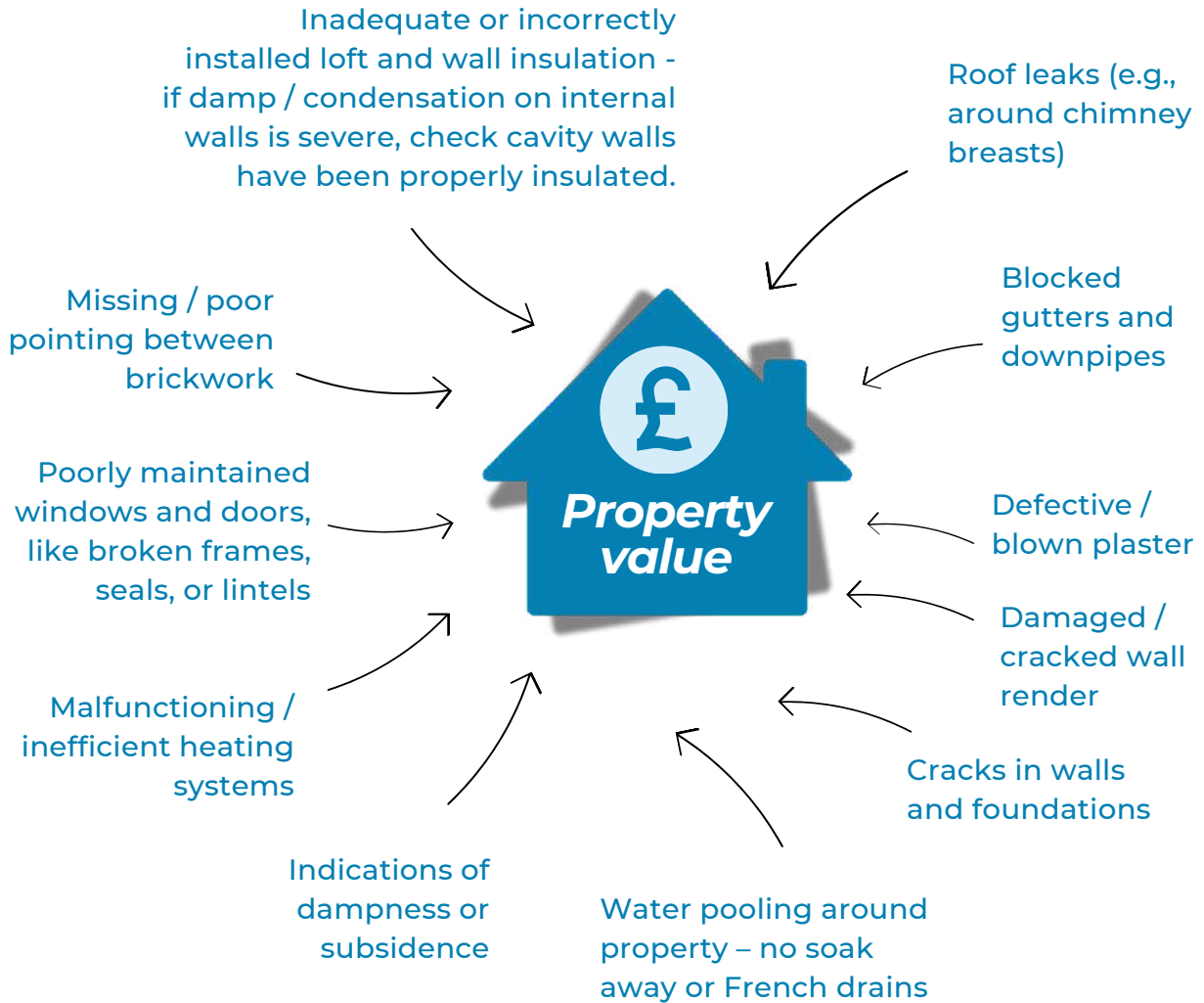
The **IAA (Installation Assurance Authority)** framework gives property owners the confidence that insulation work is carried out to the highest standards and subject to a level of rigour and surveillance, which helps ensure it is done 'right first time'. The IAA accredited members cover a range of energy saving measures, including air source heat pumps, solar PV, solar thermal and insulation.



CIGA - Find out more:
www.ciga.co.uk

IAA - Find out more:
www.theiaa.co.uk/consumer-advice

Factors affecting property value



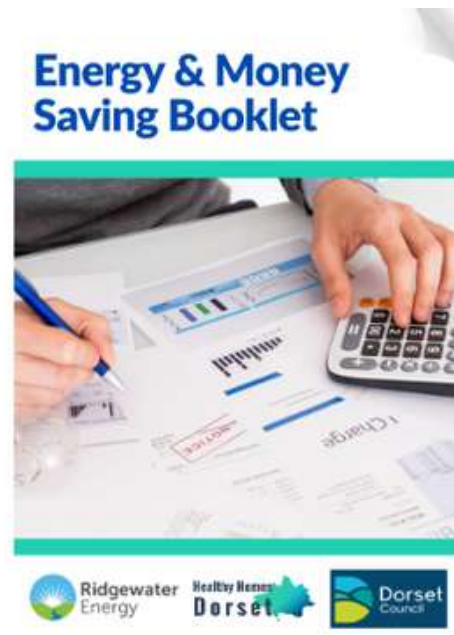
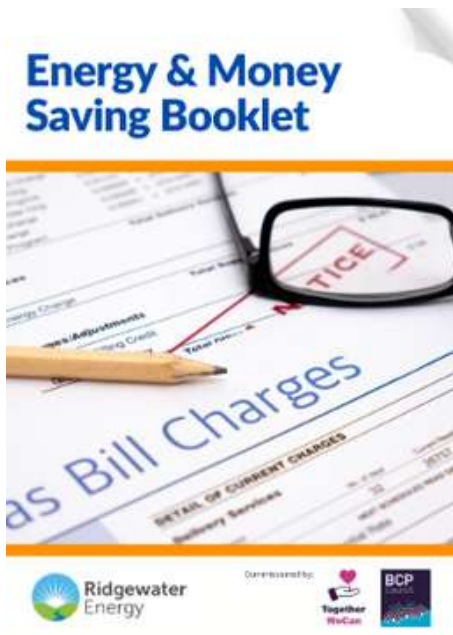
Energy advice for tenants

Ridgewater Energy have a range of electronic / printed resources to raise awareness of the funding schemes we offer. These include an Energy & Money Saving Booklet, which is tailored specifically to the BCP Council area or Dorset Council area. These guides discuss a comprehensive range of tips and advice, to help reduce bills and maintain a warmer, more healthy home.

This helps increase the tenants disposable income, which can in turn help tenants to maintain rental payments and also leads to a more sustainable and comfortable home.

Tips include:

- Boiler and central heating usage
- How to effectively use storage heaters
- Energy use in the home
- Insulation
- Kitchen, food & shopping tips
- General hints and tips
- Budget planner
- Local agency contact details



BCP Council Energy & Money Saving Advice Booklet:
www.ridgewaterenergy.co.uk/wp-content/uploads/2023/01/energy-money-saving-booklet_ridgewater-energy-high-res.pdf



Dorset Council Energy & Money Saving Advice Booklet:
https://www.ridgewaterenergy.co.uk/wp-content/uploads/2023/04/dorset-energy-money-saving_booklet.pdf

Schemes & funding

Local Energy Advice Partnership



LEAP (Local Energy Advice Partnership) provides residents with a free in-person advice home visit, along with the fitting of free energy saving devices and measures, to help cut tenants energy bills.

During the LEAP visit, we may be able to offer the following:

- Free energy advice to tenants, including on heating control use, condensation prevention, appliance use, bills, checking meters and other support.
- We may refer people for free appliances which may include fridges, freezers, fridge-freezers, electric cookers and washing machines – only applicable if current appliances are owned by the tenant, or they have responsibility for them under the terms of their tenancy agreement.*
- Free energy saving measures such as LED lightbulbs, draught proofing, remote controlled sockets and chimney balloons.
- Further free goods may be available (dependant on time of year) such as air fryers, heated blankets, heated airers and dehumidifiers to help the most vulnerable.*
- Referrals to other support agencies including Citizens Advice, the Fire Service and many others.
- Referrals for funded insulation measures.*

*Subject to terms and conditions



Tenant **eligibility criteria** includes:

Total annual household income less than £31,000

Or:

- Income or Contribution-based Employment and Support Allowance.
- Income-based Jobseeker's Allowance / Income Support
- Pension Guarantee / Savings Credit
- Child Tax Credit / Working Tax Credit / Universal Credit
- Housing Benefit
- Council Tax Reduction (not single persons discount)
- A Disability Benefit (Incl. Attendance Allowance, Carer's Allowance, DLA, PIP, Severe Disablement Allowance)
- Industrial Injuries Disablement Benefit



To find out more, visit:

www.ridgewaterenergy.co.uk/projects-and-services/leap

Schemes & funding

Healthy Homes Dorset



Supported by BCP Council, Dorset Council & Public Health Dorset to help homeowners and tenants access advice, insulation funding and other energy saving improvements.

- Free energy advice available for landlords and tenants (and any Dorset resident)
- Cavity wall insulation
- Loft insulation
- Landlord permission required for privately rented properties
- Cavity wall insulation is available for blocks of flats, if residents qualify. Every resident needs to agree to the insulation and will need to give permission.

Not all residents will be eligible to receive funding, however, the qualifying criteria is more extensive than other funding schemes.





Eligibility criteria

- Has a cardiovascular condition
- Has a respiratory condition
- Has a mental health condition
- Has a disability
- Is aged 65 or over*
- Has a child under 5 living in the property*
- Is living with addiction
- Has attended hospital due to a fall
- Is a recent immigrant or asylum seeker
- Has a low income
- Is armed or ex-armed forces
- Had a recent bereavement
- Is pregnant

Subject to terms and conditions, funding may be limited and may require landlord contribution.

*People qualifying under these criteria, will need a household income under £75,000 per annum.



To find out more, visit:
www.healthyhomesdorset.org.uk

Schemes & funding

ECO4 - Energy Companies Obligation (Utility funding)

There are limited funding opportunities available to landlords under ECO4

- Not available for 'F' and 'G' rated properties unless they have a lawful exemption to MEES.
- To qualify, tenant's must have a household income below £31,000, or be on benefits, or live in a Lower Super Output 1-3 area (e.g., Boscombe, Springborne, Turlin Moor, West Howe, Melcombe Regis and some others).
- In most cases, the EPC will need to be improved by 2 bands to qualify, e.g., 'F' to 'D'.
- PRS (private rental sector) properties must have a package of measures which must include **one** of the following to qualify:
 - Heat pump.
 - Connection to a district heating network, prior to April 2022.
 - First time central heating (must've been a gas connection in place, pre-April 2022).
 - Solid wall insulation.
- Properties must have ventilation if having an insulation / fabric measure under ECO:
 - Extractors in wet rooms.
 - Trickle vents in windows.
 - Room vents (if trickle vents not possible).
 - 10mm gaps under internal doors.

Funding

- For larger properties is sometimes more than funding for smaller properties.
- For 'D' rated properties is poor and more limited.
- May not cover all the costs.



To find out more, visit:

www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco

Schemes & funding

Great British Insulation Scheme (GBIS)



Under GBIS, you may be able to get free or subsidised insulation to reduce your home's energy bills. You might get support if your home:

- has an energy performance certificate (EPC) of D to G.
- is in Council Tax bands A-D in England or A-E in Scotland or Wales.

You can be a homeowner, landlord or tenant (either renting privately or from a housing association). If you're a tenant, speak to your landlord before you apply. You'll need their permission before any insulation can be installed.

You may be able to get support to install:

- Cavity wall insulation
- Solid wall insulation (internal or external)
- Loft insulation
- Flat or pitched roof insulation
- Under floor insulation
- Solid floor insulation
- Park home insulation
- Room-in-roof insulation

Support for GBIS is not universal and some measures may not be available. Some installers may choose not to work under it all together.

Check your EPC:
www.gov.uk/find-energy-certificate

Check your Council Tax band:
www.gov.uk/council-tax-bands



To find out more, visit:

www.ofgem.gov.uk/environmental-and-social-schemes/great-british-insulation-scheme/homeowners-and-tenants

Schemes & funding

Other local & national schemes



There are sometimes local funding schemes run through Local Authorities with government funding. They usually run for a period of two years and we anticipate the next available scheme to be from April 2025. These Local Authority schemes are very popular, and funding is often quickly allocated, so it is advisable to enquire early.


Schemes are likely to be able to fund a range of energy efficiency and renewable energy measures such as:

- Cavity wall and loft insulation
- External wall insulation
- Air source heat pump
- Under floor insulation
- Room-in-roof insulation
- High efficiency electric heating
- Solar PV panels

As with most funding, a contribution (currently 1/3 for landlords) is often required and stipulations such as minimum energy performance ratings and the size of a landlords portfolio (usually needs to be 4 properties or below) will affect what funding and measures are available.

 **Electrical vehicle chargepoint and infrastructure grants for landlords, visit:**
www.gov.uk/electric-vehicle-chargepoint-grant-landlords

 **Electric vehicle chargepoint grant for renters or flat owners, visit:**
www.gov.uk/electric-vehicle-chargepoint-grant-household

 The **Boiler Upgrade Scheme (BUS)** may provide funding to cover part of the cost of replacing fossil fuel heating systems, with a heat pump or biomass boiler.
www.gov.uk/apply-boiler-upgrade-scheme

Hints & tips

1 'A' rated heater?

Don't listen to your electrician – just because the electric heater states 'A' rated, it does not necessarily mean it is cheap to run.

3 High heat retention

Although the efficiency of an electric heater is 100% at the point of use, the cost of generation and loss in transmission, means it is more expensive than gas. Stick with off peak / dual rate meter / tariff and high heat retention storage heaters.

5 Listed building?

Don't assume you cannot do anything to a listed building, you can and it will need an EPC. Always check which permissions you might need and make planning applications where required.

7 MEES Video Part 1

Find out about the background to Energy Performance Certificates (EPC) and the Minimum Energy Efficiency Standards (MEES).

9 MEES Video Part 3

Why making your rented home more energy efficient makes good legal and business sense.

2 On Peak

Regardless of how clever controls / thermostats are on an electric heater, if it operates on an 'On Peak' or single rate tariff, the EPC score may remain low.

4 Get in early

Apply for funding when the property is occupied – most schemes are based on tenant's circumstances, take time to organise and assess – so get in early!

6 Energy improver tool

If your rented property is in the Dorset Council area, try using their **Energy Rating Improver Tool** - <https://dorset-self.achieveservice.com/service/EPC>

8 MEES Video Part 2

Learn all about EPC's and what they can tell you about a property's energy efficiency.

10 MEES Video Part 4

How EPC's and MEES can affect mortgages and which improvements make the most sense.



Further information and the MEES videos can be found here:
www.dorsetcouncil.gov.uk/-/landlord-forum

To do list

- Check EPCs are up to date
- Review EPC recommendations
- Check property meets EPC current rating requirement of 'E'
- Lodge a MEES exemption where necessary
- Include Damp & Condensation Booklet in moving in pack to tenants
- Include Energy & Money Saving Booklet in moving in pack to tenants
- Assess properties when carrying out tenancy inspections
- Include Landlord & Letting Agent Guide to landlords in communication
- Check what funding may be available for eligible tenants
- Contact Ridgewater Energy for advice and funding availability



Services

Ridgewater Energy and its team are proud to have assisted many landlords and letting agents and their tenants, to improve the energy efficiency and running costs of over 15,000 dwellings for more than 1,200 landlords over the course of the last 27 years in this sector!

- ✓ Advice on, and access to funded schemes and initiatives
- ✓ Energy advice home visits
- ✓ Retrofit energy assessments
- ✓ Energy Performance Certificates
- ✓ Minimum Energy Efficiency Standards Advice, Compliance & Exemptions Reports
- ✓ Free advice booklets and resources for your landlords and tenants
- ✓ Facilitating funding and managing installations of energy saving measures



If you would like impartial advice from the experts in both energy efficiency and the rental sector locally, then speak to us today about how we can assist you!

What next?



Leaders in the energy efficiency sector



www.ridgewaterenergy.co.uk



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SCAN ME



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