

together.®



Improve your EPC rating  
with EPC Builder.





# Understanding the importance of your energy credentials.

An EPC is an Energy Performance Certificate, which illustrates the energy efficiency of a property and provides a fuel-cost-based energy efficiency rating from A to G - with A being the most cost-efficient. It gives you a breakdown of the energy performance and the environmental impact, as well as recommendations

for efficiency improvements and the potential cash savings.

As a landlord, it's important that EPCs are on your radar now more than ever. There are several reasons why you should begin considering the steps you may need to take in order to increase the EPC rating of your properties.



## Regulation.

Currently, the EPC rating of a rental property must be E or above, and with a potential fine of up to £5,000 per property, it's vital you have an EPC readily available for your tenants. However, the government have

proposed that from 31st December 2025, all newly rented properties must have an EPC rating of a C or above and the same will apply to current tenanted properties from 31st December 2028.

## Reducing your carbon footprint.

You can also use your EPCs to create efficiencies in your properties, which will in turn reduce your carbon footprint, helping to create a greener and cleaner planet.

## Utility bills.

Potential tenants are likely to use EPCs to understand how much they'll be spending on their utility bills, so it's important you do all you can to improve the energy efficiency of your properties.

## Lender restrictions.

As more and more lenders are moving towards their sustainability targets, more restrictions are likely to be brought in for properties being used as security with lower EPC ratings. For example, at Together, if the property being let has an EPC rating of F or G, we:

- Will perform a full, in-depth affordability assessment during the application process.
- May ask for information about how you're addressing the EPC rating.
- May reduce the loan-to-value we're prepared to offer.

## Improving your tenants standard of living.

Although cost efficiencies may be more long term, improving the energy efficiency of your properties will ensure your tenants have a comfortable place to live. More often

than not, improving the energy efficiency of your rentals will keep properties warmer in the winter months and cooler on hot summer days.

Visit our [EPC Hub](#) for more information



## Improveasy and the EPC Builder.

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Improveasy are a home improvements company, specialising in energy efficiency and renewable measures. As property experts, we have partnered with Improveasy on their launch of the EPC Builder – a one-stop shop for landlords who want to retrofit their properties.

Using the EPC Builder, you're able to book a thorough property assessment with a Property Improvement Report to follow, which outlines the options

available to you in order to improve the EPC rating of your property or properties in your portfolio. The report also provides an estimated cost for each improvement, as well as a check for government grants and funding which you may be eligible for.

After receiving the report, you can select which works you'd like to take forward, and Improveasy will put you in touch with accredited contractors to carry out any installation required.



## Next steps.

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Sign up to [www.epcbuilder.com](http://www.epcbuilder.com) to view your properties EPCs – including current and potential ratings. You can also add properties that aren't with Together.



Confirm to Together or Improveasy which properties you'd like to book assessments for.



If you'd like to check your eligibility for any government grants or funding, you'll need to provide us with contact details for the relevant tenants. Engagement is most effective if you make tenants aware of our call first.



Receive your Property Improvement Report and select which works you'd like to take forward.



Improveasy will arrange for an accredited contractor to carry out the installation required.



Register your new EPC against your newly improved and more efficient properties.