# the mortgage works

## Help your clients achieve a greener standard

It's important that your clients are aware of Energy Efficiency Regulations and the minimum standard that is required before they can let out their property. Here, we outline ways to help your clients make their properties more energy efficient and boost their Energy Performance Certificate (EPC) ratings.



## Is your client's EPC in check?



An EPC measures the energy efficiency of a property on a scale of A-G, with A being the most efficient.

Since 1 April 2020, the law says that landlords must now have a valid EPC rating of at least E or higher on all properties being rented out, unless they are exempt. If they don't, they could be fined or face restrictions when letting their property. You can <u>>read more about EPC's here.</u>

#### Introducing our Green Further Advance range



Our new range of <u>>Green Further Advance products</u> are designed for landlords who hold a TMW Buy to Let mortgage and want to improve the energy efficiency of their rental properties. They could borrow up to £15,000 to make Green home improvements, at a lower rate than our standard Further Advance products.

## Green Home improvement ideas



Insulation

Protecting a property from heat loss saves on energy bills and lowers your carbon footprint



#### Renewable heating systems

Your clients could take advantage of solar, air source, ground source or biomass energy



#### Solar panel systems

Solar panels to generate electricity can not only save your clients money, but could earn them some cash too.

#### **Useful Links**

- **<u>>Home energy advice</u>** from the Centre for Sustainable Energy
- <u>>Energy saving quick wins</u> from the Energy Saving Trust What can I learn from my EPC? – Simple Energy Advice website
- <u>Carbon footprint calculator</u> find out what your impact is using the WWF footprint calculator
- >Find financial assistance for energy efficient homes in England and Wales from Simple Energy Advice
- >Find financial assistance for energy efficient homes in Scotland - from Home Energy Scotland

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