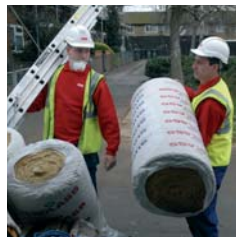




# SAVE ENERGY SAVE MONEY



**Advice pack for private landlords  
and managing agents from the  
Domestic Energy Efficiency Team**

[www.newham.gov.uk](http://www.newham.gov.uk)



## HOW CAN THIS ADVICE PACK HELP YOU?

This advice pack will help private landlords work with Newham Council's Domestic Energy Efficiency Team and partner agencies to improve the energy rating of your properties and save you money. It highlights some of the problems that may arise in properties which do not reach approved standards, whilst at the same time providing clear and easy access to the help available locally and nationally.

Also included is some general energy efficiency advice outlining ways your tenants can help themselves by making changes in their daily lifestyle.

### The Domestic Energy Efficiency Team

As part of the Housing and Public Protection Service, the Domestic Energy Efficiency Team works to promote and monitor energy efficiency improvements in homes throughout the borough. It aims to ensure that all residents and property owners wishing to become more energy efficient can access practical help and advice.

Various partners across both the private and public sectors work with the team including the Newham Private Landlords Forum and London Warm Zone, a not-for-profit energy efficiency organisation, as well as Registered Social Landlords (Housing Associations) and also Newham Homes, which manages the majority of the council's housing stock.



The aim is to continue improving housing stock within the borough. If you have any further questions or queries please contact the Domestic Energy Efficiency Team.

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## **WHY SHOULD YOU BE INTERESTED IN ENERGY EFFICIENCY?**

### **It's the law:**

- The Housing Act 2004 requires landlords to provide accommodation which does not suffer excessive cold or heat and has efficient, controllable heating appropriate to the size and layout of the property.
- From 1 October 2008, any rental properties will require an Energy Performance Certificate rating (see page 5).

### **It helps prevent deterioration to your property and additional long-term costs:**

- There will be a reduced risk of damp, condensation and mould growth.

### **Management of tenancies should become easier:**

- Void periods, complaints and repairs should decrease.
- Fuel bills should decrease, making it easier for tenants to pay other bills, such as rent.
- You may be able to increase future rent revenue.

### **Assistance is available toward the cost of carrying out work:**

- You should receive a tax rebate on energy efficiency spending.
- There are local and national assistance schemes, especially if the tenant receives certain state benefits. Details are included in this advice pack.

### **It will improve your reputation as a landlord:**

- You will be helping Newham Council meet government performance targets for reductions in both carbon dioxide emissions and fuel poverty.



## Energy Performance Certificates (EPC)

From 1 October 2008, any rental property coming onto the market will need to have an EPC. This will rate the property from G (bad) to A (good), so allowing tenants to see the estimated energy use and running costs before renting.

**A property with good insulation and gas central heating should do well on the EPC grading.**

The 2006 Budget confirmed that the Wear & Tear Allowance on a rented property will be conditional on its energy efficiency, probably using the EPC to assess this.

## Local Enforcement and the Housing Act 2004

In April 2006 the Housing Health and Safety Rating System was introduced, which requires landlords to provide homes that do not suffer extreme cold or heat. Landlords must also provide adequate and affordable heating systems.

If these standards are not met, the council's Environmental Health Officers can serve an improvement notice or, in extreme cases, a prohibition order. This comes into effect within 28 days and can prohibit rooms, or even a whole property, from being inhabited until improvements are made.

An easy solution to avoid these penalties is to install loft and/or cavity wall insulation where possible to protect against extreme cold in the winter and extreme heat in the summer.

Gas-fired central heating is another efficient and cost-effective method that can be controlled by your tenant.





## LOCAL AND NATIONAL GRANT SCHEMES



### London Warm Zone

Newham Council runs a very successful heating and insulation grant scheme with London Warm Zone (LWZ). It is the lead borough for the East London Renewal Partnership, which runs the scheme across seven participating East London boroughs. The others are Havering, Barking and Dagenham, Tower Hamlets, Waltham Forest, Redbridge and Hackney. LWZ uses approved contractors to fit or repair central heating and loft and cavity wall insulation at a dramatically reduced cost, depending on the tenants' circumstances. All works will only take place with the landlord's permission and there must be an agreement to maintain and service the improvements and not make resultant rent increases for two years.

**The grant application must be made by the tenant, not the landlord.**

### Heating and insulation for residents in receipt of benefits OR who are aged over 70

LWZ may be able to arrange free loft and cavity wall insulation and could arrange grants of up to 100% for boiler repairs or replacement and heating upgrades, subject to funding and eligibility criteria.

These grants are for all residents who own their home or rent their home privately from accredited landlords, and are either over 70 or in receipt of certain income or disability-related state benefits.

The LWZ scheme also provides access to Warm Front, the national government heating and insulation grant scheme for vulnerable residents. Any resident approaching LWZ for assistance is automatically assessed for eligibility for this national scheme. If eligible the landlord will then be contacted to discuss the work required.



LWZ's Welfare Advice Team can also help residents claim any benefits to which they are entitled, and ensure they have additional income and receive any heating or insulation work required.

### Insulation for property owners regardless of income

LWZ can offer heavily discounted 'Able to Pay' rates for both cavity wall and loft insulation for all property owners, regardless of the income of either owner or tenant (if privately rented).

<b>CAVITY WALL INSULATION</b>	<b>Full Price (£)</b>	<b>Able to Pay Price (£)*</b>
4 bed detached house	483	115.50
3 bed semi-detached house	378	94.50
2 bed mid-terrace house	263	115.50
1 bedroom flat	231	136.50
<b>LOFT INSULATION</b>	<b>Full Price (£)</b>	<b>Able to Pay Price (£)*</b>
4 bed detached house	462	126
3 bed semi-detached house	305	105
2 bed mid-terrace house	305	105
1 bedroom flat	278	84

All figures taken from information supplied by LWZ and prices are correct at time of publication, March 2008, and may be subject to change.

\*Prices include VAT at 5% and full installation, subject to survey. Costs are based on uninsulated lofts, prices may vary for lofts that are part insulated. Cavity wall insulation is subject to survey.

To book a home assessment, contact LWZ on [www.londonwarmzones.co.uk](http://www.londonwarmzones.co.uk) or phone **0800 389 7286**



## NATIONAL TAX INCENTIVES

### Landlord's Energy Saving Allowance (LESA)

#### Who can claim LESA?

All landlords who pay income tax and let residential properties to tenants and install either loft, cavity wall, solid wall, floor or hot water tank insulation or draught proofing are able to claim a deduction in their income tax bill.

#### How much financial help is there?

A maximum allowance of £1,500 is given for each dwelling when the following measures are installed;

- Cavity wall insulation
- Loft insulation
- Solid wall insulation
- Draught proofing
- Hot water tank insulation
- Floor insulation



The allowance is given for each dwelling, therefore each flat in a block would be entitled to the allowance. If the property is a shared ownership, then the allowance is given pro rata e.g. 50% ownership = 50% allowance.



### How do you claim the allowance?

Guidance on the LESA can be found in the notes for the Land and Property supplementary pages to the income tax self-assessment form. You will need to have kept receipts and/or invoices for either the material if you did the work yourself, or from the contractor who carried out the work, and then fill in section 5.36C.

Further enquiries should be sent to:

HMRC  
Jubilee House  
2 Farthingale Walk  
Stratford  
London  
E15 1AT

[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

### Enhanced Capital Tax Allowances (ECA)

ECAs are available to property companies which pay corporation tax. This allows the company to take advantage of 100% first year tax allowance on certain energy saving technologies such as high efficiency boilers or solar panels.

Visit [www.eca.gov.uk](http://www.eca.gov.uk) for more information.





## **INSTALLING INSULATION, CENTRAL HEATING, LIGHTING AND OTHER ENERGY EFFICIENCY MEASURES**

### **Insulation**

- Loft insulation - the government recommended level is now 270mm, and top-ups as well as fitting from bare boards are available. Tenants can save £180-£220 on annual fuel bills.
- DIY loft insulation - from January 2008 the Mayor of London and British Gas began offering a DIY loft insulation kit for £99. Following installation, customers are entitled to £50 cash back – leading to a total cost of only £49. More details are available on the GLA website [www.london.gov.uk/diy](http://www.london.gov.uk/diy)
- Cavity wall insulation – could save £130-£160 annually on fuel bills.
- Hot water tank jacket and pipe lagging – LWZ can fit these in addition to undertaking insulation and boiler work. DIY kits are also available. Lagging helps prevent pipes freezing in the winter.
- Draught proofing – ensuring letterboxes, windows and doors are draught proof can save 15% of wasted heat energy. However, it is important to ensure appropriate ventilation and again, LWZ can carry out this work.

### **Gas-fired central heating**

Boilers currently last for around 15 years, therefore fitting the most efficient system can save a lot of money. By law all new gas boilers fitted in England and Wales must be condensing which converts 90% of fuel into useful heat, compared to just 60% in conventional boilers. Almost two-thirds of a household's carbon emissions come from boilers, enabling a condensing boiler to save 800kg of carbon each year and £240 on annual energy bills.



## Flooring

Around 15% of heat loss from homes is through the floor. Laying carpets or rugs will help to prevent or limit this loss.

## Double glazing

Around 10% of heat loss from homes is through the windows. Double glazing can cut this by half, potentially saving £80-£100 a year.

## Repair leaking taps

Leaking taps will cost money through the water that is wasted, and if it is the hot tap it will cost more as the water has to be heated. This is literally pouring money down the drain.

## Lighting

One energy saving lightbulb saves up to £7 a year. It is now possible to buy energy efficient versions of all types of bulb. We can arrange for free standard low-energy bulbs to be provided in bulk to private landlords for distribution to tenants receiving benefits. Two bulbs are provided for each tenant. Please contact the Domestic Energy Efficiency Team for more information.

Landlords are responsible for funding and upkeep of lighting in communal areas. Time-lag switches prevent lights being continually left on whilst allowing residents to comfortably reach the next light source, and should reduce electricity bills substantially.





It is also possible to buy motion-sensitive lights, but these may be set off accidentally and could reduce potential savings. 2-D light fittings in communal areas prevent bulbs being taken for other purposes. Energy efficient versions are available for all these options.

Government advice is that these bulbs are not a danger to the public. Care should be taken if a breakage occurs and on disposal. Anyone with concerns can find out more at:

[www.defra.gov.uk/environment/climatechange/uk/household/products/cfl.htm](http://www.defra.gov.uk/environment/climatechange/uk/household/products/cfl.htm)

## Appliances

If you are offering furnished accommodation it is important to realise that more efficient appliances use less energy, are less harmful to the environment and are cheaper to run - especially those appliances constantly switched on, such as fridges or freezers.



The Energy Savings Trust has developed an Energy Efficiency Label to grade all appliances from A-G and a 'recommended' logo to be added to the most efficient appliances.

To try and improve efficiency further, ensure that fridges and freezers are not placed close to cookers, heaters or in direct sunlight.





## Renewable Energy

If your properties are already insulated to modern standards then renewable sources can make them even more energy efficient. If insulation is not up to standard, then the extra energy produced by renewables will be lost. Good insulation is also a necessary condition for landlords interested in applying for government grants for renewable energy installations.

The two most common renewable technologies for individual properties are Solar Thermal Power and Solar Photovoltaic Cells.

### Solar Thermal Power

Solar panels are fitted on the roof and linked to the boiler to produce hot water. In the interests of saving costs they should be installed at the same time as a new boiler. This would not be covered by the LWZ scheme, although there are government grants available towards costs. A solar thermal system will typically supply about one-third of hot water needs and save £40 a year as well as 350kg of carbon.



### Solar Photovoltaic (PV) Cells

The energy collected by solar PV cells on the roof is used to generate electricity for lighting and appliances. PV cells could save 455kg carbon dioxide each year. Again, grants are available.

Both measures may require planning permission.

Landlords interested in any of the domestic renewable energy sources should contact the Domestic Energy Efficiency Team for more information.



## USEFUL LINKS

### London Warm Zone

[www.londonwarmzones.co.uk](http://www.londonwarmzones.co.uk)

### The London Climate Change Agency

[www.lcca.co.uk](http://www.lcca.co.uk)

### The Energy Savings Trust

[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

0800 512 012

### The Carbon Trust

[www.carbontrust.co.uk](http://www.carbontrust.co.uk)

### DIY planet repairs

[www.london.gov.uk/diy](http://www.london.gov.uk/diy)

### Low Carbon Buildings Programme

[www.lowcarbonbuildings.org.uk](http://www.lowcarbonbuildings.org.uk)

### London Green Homes Concierge Service

[www.greenhomesconcierge.co.uk](http://www.greenhomesconcierge.co.uk)





## ENERGY EFFICIENCY ADVICE FOR TENANTS

These are changes that cost nothing to implement and could save hundreds of pounds every year.

### 1. Turn appliances off

Using standby instead of turning off appliances continues to use energy. By turning off every unused appliance in your home you could save £80 a year.

### 2. Turn off unused lights

Even using energy efficient lights, turning off unnecessary lighting could save £20 a year.

### 3. Turn the heating down.

Turning the heating down just 1°C can save £30 a year (please note that the recommended temperature is 21°C).

### 4. Cooler water

Turn the hot water thermostat down to 60°C – you should save £10 for every 1°C.

### 5. Only boil the water you need

Each time you boil the kettle, only put in the amount of water you need. This could save you £20 a year. Regularly de-scaling kettles will also make them more efficient.

### 6. Wash clothes at 30°C

Clothes will be cleaned just as effectively and you could save £15 a year. This may also reduce wear on the machine and clothing and should extend their lifetime.

### 7. Cooking

Put lids on pots when cooking. This will save 90% of the costs and will make food cook faster.

### 8. Bathing

Have showers (not power showers) rather than baths and you could save £40 a year.

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