

HOW TO MAKE EPC UPGRADES PAY OFF FASTER



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CHAPTER 1

THE COMPLIANCE COST NO LANDLORD CAN AVOID

The Energy Performance Certificate (EPC) rating is important for homes to determine a property's energy efficiency and sustainability standards. The EPC ratings help owner-occupiers, landlords, and tenants make informed decisions by providing a very clear understanding of a building's energy performance.

With the UK government planning to place a minimum EPC rating of C across all private properties by 2030*, many landlords are under timeline pressure to upgrade their properties to meet the requirements.

**Dates are subject to change in line with government policy changes.*



A research by a UK based estate agency Benham and Reeves shows that improving a property's energy efficiency can take many years to pay off.

- In England, the average upgrade costs about £7,396, with annual bill savings of around £280, giving a payback period of 26 years.
- In London, the average cost is £7,807, and annual savings are about £247, resulting in a 32-year payback.

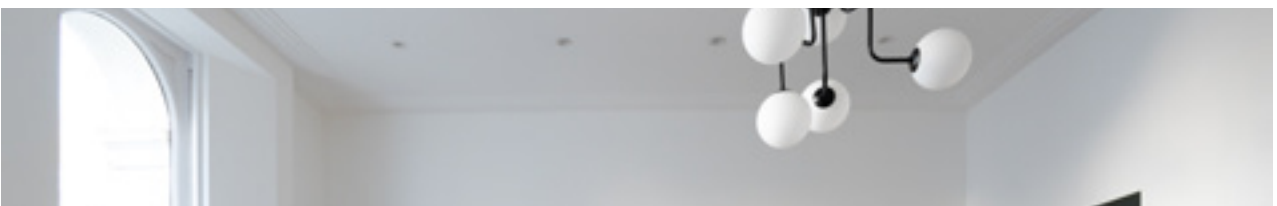
CHAPTER 1

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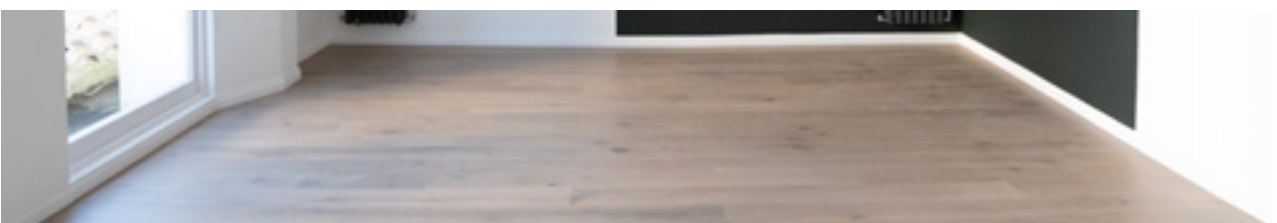


Most landlords stay in the market for around 10 years, so the investment often takes much longer to recover. In the East Midlands, the payback period is about 31 years, while in the South West, higher yearly savings of £365 still mean a 22-year recovery period on an £8,201 investment.

Many landlords realise too late that EPC upgrades alone do not increase rental income right away. Tenants rarely notice things like better insulation or a new boiler. What catches their attention are visible updates such as a modern kitchen or a clean, well-finished bathroom.



When landlords combine energy improvements with a simple property refresh, the results are much better. The property attracts more interest, viewings turn into applications more easily, and higher rents become easier to achieve. The landlord not only completes the compliance work but also adds significant value.





CHAPTER 2

EPC & REFURBISHMENT

The overlap opportunity

TWO BIRDS, ONE STONE

Many landlords don't realise how much EPC upgrades and regular refurbishments can overlap. If you're already putting up scaffolding to replace windows or opening walls for insulation, it's the perfect time to update the electrics or add modern lighting. Planning these improvements together creates multiple advantages:

Reduced labour and material costs

Overall expenses decrease when contractors work on one large project instead of many small ones. You only have to pay for site setup, scaffolding, and access once instead of many times.

Single project timeline

Combine compliance and cosmetic upgrades to reduce downtime and relist the property sooner.

Immediate value increase

Rather than waiting decades for energy savings to accumulate, you see returns through higher rental income and increased property value right away.



EXAMPLES OF OVERLAPPING IMPROVEMENTS

Energy-efficient windows transform both EPC scores and kerb appeal. Modern double- or triple-glazed units can add significant points to your EPC rating while giving the property a contemporary look that catches potential tenants' attention from the street.

Upgraded insulation delivers better EPC performance while making the property genuinely more comfortable. Loft insulation alone can improve an EPC rating by up to 30 points for E- or G-rated homes and prevents heat loss of up to 25%, creating a warmer living space that tenants genuinely value.

LED lighting throughout improves your EPC score while creating a better ambience. Modern LED fittings look sleek and contemporary, and tenants appreciate lower electricity bills.

Modern heating systems tick the compliance box while adding serious market appeal. Air source heat pumps, for instance, provide efficient heating and can benefit from the £7,500 Boiler Upgrade Scheme grant*, making them more financially viable than many landlords assume.

Flooring replacement with underlay insulation lifts your EPC score while giving rooms a fresh, updated appearance. Quality flooring makes a substantial difference in how a property presents during viewings.

Kitchen and bathroom updates with A-rated appliances improve EPC ratings while creating the kind of wow factor that justifies premium rents. These rooms sell or let properties more than any other spaces.

**Grant amounts and eligibility are subject to change, kindly consult with a qualified energy assessor or surveyor for your specific property*

CHAPTER 3

WHY EPC ALONE WON'T BOOST YOUR RENT



Seeing it from a tenant's view shows why focusing only on compliance doesn't work. When people visit a property, they judge it by what they can see and feel. Upgrades like insulation or a new boiler help in the background, but tenants don't notice them. They notice what's visible, like:

Visual impact

Fresh paint, modern flooring, updated fixtures, and well-presented kitchens and bathrooms create immediate positive impressions.

Lifestyle appeal

Tenants are willing to pay more to live in a place that looks ready to move into, has modern décor, and has high-quality finishes.

Market positioning

Refurbished properties simply let faster. They generate more enquiries, convert more viewings into applications, and justify higher rents from quality tenants.

The proof supports this. Studies show tenants will pay more for homes with eco-friendly features, but only if they see the value. A well-insulated property with worn-out décor won't earn higher rent, but one that's both energy-efficient and well-presented will.



CHAPTER 5

FROM EPC CHECKLIST TO RENTAL GROWTH PLAN

SMART LANDLORDS SEE EPC UPGRADES AS AN OPPORTUNITY, NOT JUST A RULE TO FOLLOW.
HERE'S HOW TO PLAN YOUR PROJECT FOR THE BEST RESULTS.



THE EPC CHECKLIST



#1: GET AN EPC AUDIT

Start with an assessment from a qualified energy assessor. The report shows your current rating and highlights the improvements that will make the most significant difference.

Kindly note: Not every upgrade provides the same value return, so focus on the most effective ones.



#2: SPOT THE CROSSOVER WORKS

Please compare the EPC suggestions with the current needs of your property. Combine tasks where it makes sense. If windows need replacing, choose high-performance ones that look good and save energy.

Check if the walls need repainting or replastering before adding insulation. When upgrading the heating system, consider adding new radiators or underfloor heating for better comfort.

Select energy-efficient lighting options that look contemporary when designing your lighting.

THE EPC CHECKLIST



#3: PLAN FOR IMPACT

Use your budget smartly by making upgrades that meet EPC targets and appeal to tenants. Kitchens and bathrooms offer the best returns, even with minor improvements. New flooring makes the home feel fresh and helps with insulation. Fresh paint, modern fixtures, and neat finishing touches can lift the whole space.



#4: USE ONE PROJECT TEAM

Work with one main contractor or project manager to keep everything organised. This reduces delays, avoids confusion, and often saves money. A competent team can handle EPC works, decorating, flooring, and finishing touches together.

THE EPC CHECKLIST



#5: AVOID VOIDS

Plan the work between tenancies to reduce rental loss. Please list the property promptly upon project completion, while it still appears new and fresh. Recently refurbished homes photograph better and attract desirable tenants quickly.

Tip: Even small EPC-related upgrades, like replacing old appliances with A-rated models, can also refresh the look of a property and appeal to modern tenants.



CHAPTER 6

PROOF THAT IT WORKS

CLEVELAND GARDENS | WESTMINSTER



Combining EPC upgrades with refurbishment is not only efficient but also attracts quality tenants. Some of our work in this field echoes the effectiveness.

InStyle Direct transformed a tired three-bedroom flat in Westminster's Cleveland Gardens into a high-performing rental property. The team carried out a full refurbishment that included adding a new bedroom, redesigning the kitchen and bathrooms, and upgrading finishes throughout.

We introduced key energy-efficient improvements, including triple-glazed windows, underfloor heating, and zonal temperature controls, which not only enhanced comfort but also likely boosted the property's EPC rating.

*Completed on time and within budget, the project delivered impressive results: the **monthly rent doubled from £4,100 to £8,500**. It's a clear example of how design-led refurbishment and smart efficiency upgrades can elevate both living standards and rental returns.*

READ MORE





TURN COMPLIANCE INTO A COMPETITIVE ADVANTAGE

EPC upgrades are non-negotiable, but they don't have to be a sunk cost. With the right approach, the same works that tick compliance boxes can also refresh your property, attract quality tenants, and boost rental income.

Our refurbishment team helps landlords across London turn EPC upgrades into fast, tangible returns. If your property needs an EPC uplift, we can help you plan improvements that deliver compliance and higher rent — all in one project.

Stay ahead of the 2030 deadline and start planning your EPC + refurbishment upgrade that gives you a competitive advantage.

"EPC upgrades don't have to be a grudge spend. When we pair insulation, glazing and efficient lighting with smart cosmetic refurb—better flooring, joinery, and styling—we see higher enquiry levels, shorter voids, and stronger offers. The same work that meets compliance is often what unlocks a step-up in rental value and future sale appeal." – Amar Tufail, Associate Director (Renovation and Refurbishment expert)



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