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Energy Assessments

Protecting you, your home and your business

Your guide to Commercial & Domestic Energy Performance Certificates

As from 1st October 2008 you cannot sell or let a property without providing an Energy Performance Certificate (EPC).

From 1st January 2009 you are unable to market a property for sale or let unless the seller has an EPC in place and available for prospective buyers or tenants to view.

The Insurance Partnership has a qualified and accredited Energy Assessor able to provide you with an EPC for your business and residential buildings. Call us for advice and a free no-obligation quotation.

What is the Energy Performance Certificate?

EPCs inform potential buyers or tenants about the energy performance of a building so they can consider energy efficiency as part of their decision to buy or occupy a building.

EPCs take into account the way a building is constructed, insulated, heated, ventilated and the type of fuel used. These factors contribute to its energy consumption and carbon emissions.

Assessments must be carried out by a qualified Energy Assessor and result in Energy Performance Certificates (EPCs) being produced to a standard Government approved format which are lodged with a central Government database.

Commercial Energy Performance Certificates

Since 1st October 2008, most commercial buildings require an EPC to be made available as soon as the building is in the process of being sold or let. A lease assignment is considered to be a sale and the assignor should provide an EPC.

Commercial EPCs are valid for 10 years, regardless of whether a building is re-sold or let, unless the building is modified to have fewer or more parts, including the provision of fixed services.



Who is affected by this legislation?

Owners, operators and managers of buildings who wish to sell or lease their building. If they do not wish to sell or lease their building no action is required.

Buildings exempt from EPC's:

- Places of worship
- Stand-alone buildings of less than 50m² that are not dwellings
- Temporary buildings with 2 years or less planned usage
- Buildings with low energy demand (e.g barns)

Transactions not considered to be sale or let will not trigger the need for an EPC including:

- Lease renewals or extensions
- compulsory purchase orders
- sales of shares in a company where buildings remain in company ownership lease surrenders

What happens if I do not have an Energy Performance Certificate?

The penalty for failing to make an EPC available to any prospective buyer or tenant when selling or letting non-dwellings is fixed, in most cases at 12.5% of the rateable value of the building, subject to a minimum penalty of £500 and a maximum of £5,000. There is a default penalty of £750 where the formula cannot be applied.



Display Energy Certificates (DECs)

Similar to the EPC, the DEC also includes information about the actual energy usage of the building. Its operational rating DEC is accompanied by an advisory report which provides recommendations on improving the energy performance of the building.

Required for buildings occupied by public authorities or institutions providing a public service to a large number of persons with a total useful area of greater than 1000m².

The DEC must be displayed in a place that is clearly visible to the public. DECs remain valid for one year only.

The accompanying advisory report remains valid for seven years.

Domestic Energy Performance Certificates

EPCs were originally introduced for domestic properties marketed for sale as a mandatory part of the Home Information Pack.

Since April 2008, new build properties have required an EPC on construction and on 1 October 2008 the duty to provide an EPC was extended to all domestic properties available for rent.

The EPC and recommendation report must be made available free of charge at the earliest opportunity and no later than

- When any written information about the building is provided in response to a request from the prospective buyer or tenant or
- When a viewing is conducted.

If neither of these occur, an EPC must be made available before entering in to a contract to sell or rent. an EPC does not have to be made available if:

- The seller / landlord believes that the prospective buyer/tenant is unlikely to have sufficient funds to purchase / rent the property or is not genuinely interested in buying/renting that type of property
- The seller/landlord is unlikely to be prepared to sell/rent the property to the prospective buyer/tenant (although this does not authorise unlawful discrimination)



FAQ

What does an EPC look like?

The Energy Performance Certificate (EPC) gives home owners, tenants and buyers information on the energy efficiency of their property. It gives the building a standard energy and carbon emission efficiency grade from 'A' to 'G', where 'A' is the most efficient and with the average to date being D.

What is the difference between commercial and domestic EPCs?

Commercial EPCs require more in-depth analysis of the building and its fixed services.

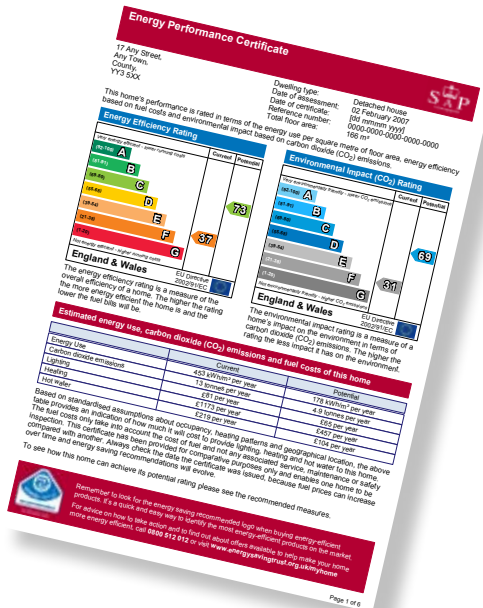
Domestic EPCs rely more on standard assumptions made by the software used in processing the data. However both will give your building an energy rating, CO2 rating and a recommendation report.

How much do they cost?

Cost is determined by the type, size and complexity of the building and our assessor will be pleased to quote on an individual basis for all your commercial and domestic buildings.

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