

Decarbonising Saltdean

Home Energy Efficiency Guide

Information on the retrofitting measures that will improve your comfort in your homes, decrease your bills and reduce your carbon emissions.



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Who are BHESCo ?

Brighton and Hove Energy Services Co-op (BHESCo) are a social enterprise that make energy efficiency upgrades and renewable energy installations accessible and affordable for homeowners and businesses.

We believe that the UK's old, draughty, hard to heat housing should be a problem of the past and that through collective action we can create communities that are more pleasant places to live and work.

Since our first public share offer in 2015, BHESCo have raised more than £2.5 million from our network of community investors. We have completed 66 low-carbon energy projects deploying a variety of technologies including solar PV, heat pumps, insulation and battery storage.

Most projects are delivered for no upfront cost to customers using our innovative 'Pay As You Save' financing. BHESCo funds and installs the recommended energy measures, and customers see savings immediately. The upfront project costs are repaid to BHESCo over an agreed lease period, using a portion of the monthly savings achieved on energy bills.

We are also dedicated to tackling fuel poverty, providing free energy advice to those most in need. Since 2015 we have helped thousands of residents in Brighton and Hove save more than £570,000 on their gas and electric bills.





Why community-powered retrofit is important for the UK?

Communities across the UK host some of the most draughty, aged houses in Europe, posing significant risks to both the mental and physical health of residents. Damp, cold, and expensive to heat homes not only affect well-being but are also responsible for 30-40% of the UK's CO₂ emissions. The combustion of fossil fuels to produce high temperature heat where a sizable share is wasted through leaky homes contributes significantly to the climate crisis, highlighting the urgent need for action.

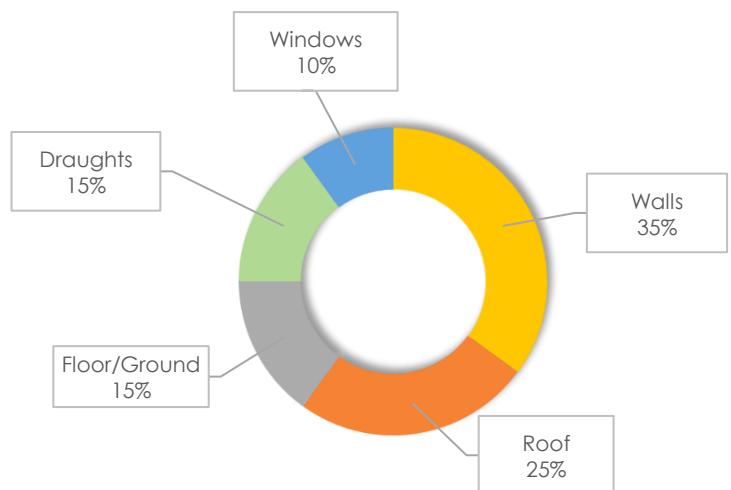
Retrofitting on a community basis is a practical solution that can make a real difference. By collectively identifying areas in our homes where energy efficiency is most lacking, each of us can contribute to improving the quality of our homes and places of work, while sharing experiences of the process. Whether through simple measures or more complex interventions, depending on budget and intention, there is opportunity to derive economic advantage from undertaking retrofit at scale.

The energy and cost of living crisis has underscored the long-standing structural issues within our properties. Many people struggle to adequately heat their homes, leading to health problems. Rather than rebuilding new homes, research shows that retrofitting your home is more cost effective and better for the environment, while retaining the architectural, historic and nostalgic integrity of our communities.

Addressing our outdated housing is both a social and environmental priority. Despite public and industry pressure, government initiatives have fallen short of properly addressing and supporting the scale of action needed. Thankfully, community-led initiatives, like those driven by BHESCo, have the potential to drive these essential large-scale changes forward.

Figure 1 (right) identifies the areas of an average house where the most heat is lost. This will help you identify priority areas for your own homes.

In the following report, we shall delve into various retrofitting materials and methods, providing you with the knowledge needed to make informed decisions about improving your home's energy efficiency.



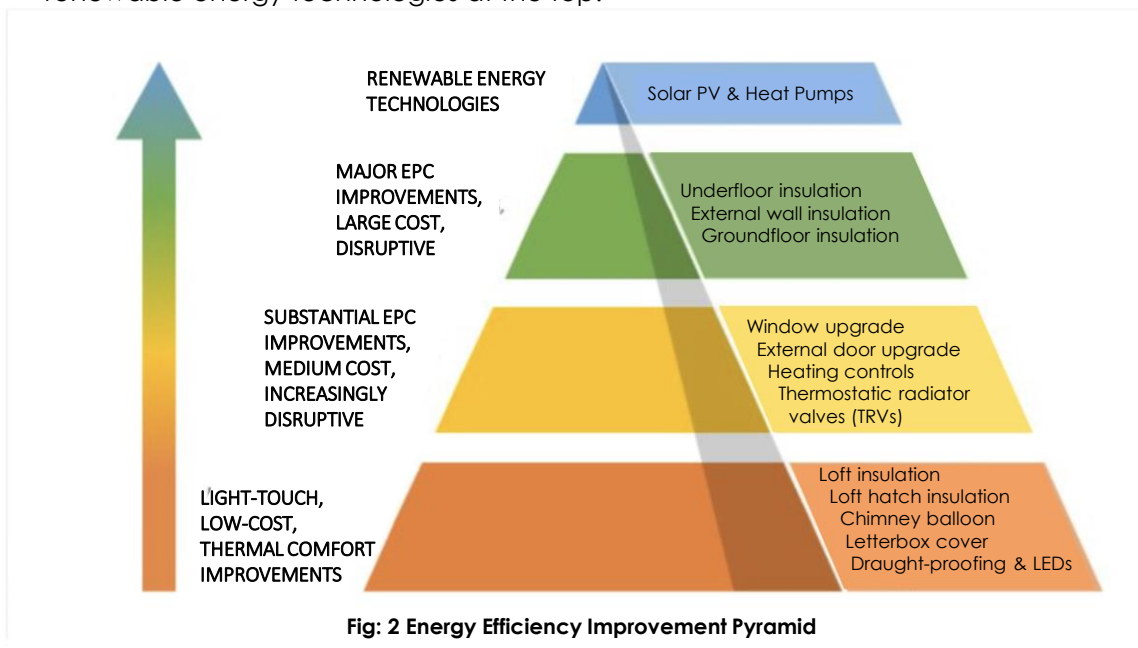
Retrofit Recommendations Overview



- ✓ Loft insulation
- ✓ Cavity wall insulation
- ✓ External wall insulation
- ✓ Heating & hot water controls
- ✓ Double glazing
- ✓ Flat roof insulation
- ✓ Draughtproofing (windows & doors)
- ✓ Solar panels and Heat Pumps
- ✓ Heat pumps

The savings estimates in the following pages are for a semi-detached house. For a detached home installation cost and bill savings will both increase.

F.2 illustrates a pyramid of energy efficiency improvements for homes, ranging from low-cost, light-touch measures at the base to high-cost, major improvements and renewable energy technologies at the top.



This pyramid helps you choose the right retrofitting measures by prioritizing essential upgrades first, based on your home's specific needs and budget. It ensures that you address the most critical improvements while making informed decisions that balance performance, comfort, and cost.

LIGHT TOUCH, LOW-COST MEASURES



Draught proofing

Enhancing your home's energy efficiency doesn't have to be expensive. You can start with some affordable draught proofing measures. Here are some examples:

- Prevent significant energy loss through unused chimneys by using **Chimney Balloons/ Sheep**. Ideal for when your fireplace isn't in use. Estimated cost is around £20.
- Use **Door and Window Draught Seal Tape**, which helps seal gaps around door and window openings. It is easy to apply; large rolls can be round for £5-£10.
- Block draughts through your main external doors with **Letterbox draught-excluders**, which can cost between £5-£40.
- Install **Radflek** (foil strip) behind radiators to reflect heat back into your room which can cost between £20-£40.
- Optimise your heating system with **Thermostatic Radiator Valves** and **Smart Controls**.

Note: While these measures are budget-friendly and effective, retrofitting your home with more comprehensive upgrades will provide even greater improvements in your living standards, reduce your energy bills and add value to your home.



LIGHT TOUCH, LOW-COST MEASURES

Loft insulation

CO₂ savings: Equivalent of 70 trees planted per year

Bill savings: £170 reduction in bills/year

Estimated installation time: 1 day

Estimated cost: £500-£1,500 (depending on area and Issues uncovered)



Note – Some figures have been taken from Fairerwarmth, a website created by the Centre for Energy Equality who BHESCo partnered with on our Carbon Neutral Communities project.

Given that 25% of household heat is lost through the roof, loft insulation is a cost-effective, and minimally disruptive investment that will make a huge difference to the heat retention of your home. Regulations since 2003 require 270mm of insulation. If your loft was insulated before then, it likely needs topping up, as recommended depths were 200mm in 1995 and less than 100mm before that.

Benefits of Loft Insulation include:

- **Immediate Heat Retention:** You'll notice an immediate improvement in comfort.
- **Cost-Effective:** Insulation pays for itself multiple times over its lifespan.
- **Minimal Disruption:** It's an easy, low-disruption measure with significant benefits.
- **Regulation Compliance:** Ensures your loft meets the national standard of 270mm for loft insulation.
- **Economic Efficiency:** For non-converted lofts, this is the most economical, least disruptive, and energy-efficient option.

Points to Consider: Retrofitting insulation in converted lofts is feasible will require more time and incur higher costs compared to installations in non-converted spaces.



MEDIUM COST AND DISRUPTION MEASURES

Double glazing

CO₂ savings: Equivalent of 41 trees planted per year

Bill savings: £65 reduction in bills/year

Estimated installation time: 1-3 days

Estimated cost: £300-£800 per window (uPVC double glazed)



If you have single-glazed windows, about 10% of energy will be lost through them, meaning your heating system must work harder to retain a comfortable temperature. Additionally, if you have old double glazing, they may also have become degraded and less energy efficient. For example, if there is misting between the panes from broken/ deteriorating seals, this is a sign that they may need replacing.

In Conservation Areas (CAs), replacing single glazing with double glazing may require planning permission. **Front-facing windows** may not be approved for PVC double glazing if they are seen from the public road. **Like-for-like replacements** (e.g., single-glazed wooden sash to double-glazed wooden sash) or secondary glazing might not need permission, but it is a good idea to verify with local planning authorities. **Special CA requirements (e.g. Article 4 CAs)** often necessitate permission for changing window materials, even at the rear of the property.

Benefits of double glazing include:

- **Energy Efficiency:** 30% more efficient than single glazing.
- Improves heat retention
- **Regulates indoor temperature**
- **Noise pollution reduction from outside**
- **Improved indoor air quality:** when installed **with trickle vents**, through improved ventilation.
- Reduced risk of condensation.

Points to Consider: Windows, external wall insulation (EWI) and internal wall insulation (IWI) should be considered together when approaching retrofit. It is best to do solid wall insulation (EWI or IWI) shortly after replacing your windows. The position you fit the windows and doors in the wall interacts differently with the detailing at junctions with window reveals, so it is best to avoid having to re fit/ replace windows and doors by coordinating the two together.

MEDIUM COST AND DISRUPTION MEASURES

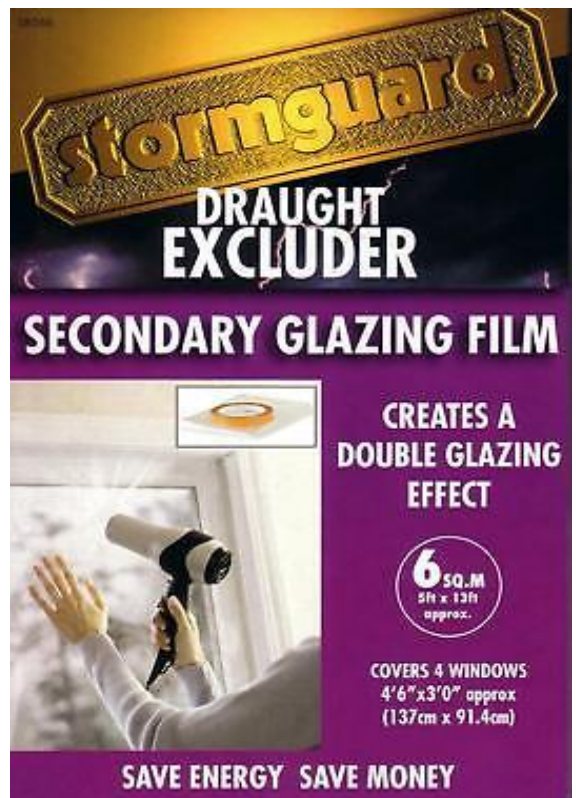
Secondary glazing (Window Upgrade)

The difference between secondary glazing and double glazing is the gap between the two window panes. The gap in the double glazing is usually around 16mm, whereas secondary glazing can be between 100 - 200mm.

For single-glazed windows in a Listed property or Conservation Area (CA), bespoke secondary glazing can be installed to closely match the original windows.

Listed properties require planning permission, so consult with the Planning Team before applying. **Non-Listed properties** in a CA usually do not need permission for secondary glazing.

Points to Consider: Do not draught-proof the original window openings when installing secondary glazing. Tight fitting of secondary glazing can trap moisture if the original window is draught-proofed, leading to condensation, mould, or wood rot in the case of wooden frames. Ensure proper ventilation between panes to prevent damp-related issues. Consult with contractors to address these concerns effectively.



HIGH COST, MOST DISRUPTIVE MEASURES

Underfloor insulation

CO₂ savings: Equivalent of 13 trees planted per year

Bill savings: £100 reduction in bills/ year

Estimated cost: £2,000-£10,000

Estimated installation time: 3 -10 days (depending on area and issues uncovered)

With 15% of heat lost through floors, underfloor insulation improves the energy efficiency of heating your home, leading to reduced heating costs, improved comfort and better temperature regulation throughout your home. Installing underfloor insulation often happens alongside installing a heat pump and underfloor heating as the underfloor insulation helps improve the heat pump running efficiencies.

Benefits of underfloor insulation include:

- **Reduced heat loss and increased energy efficiency**
- **Temperature Regulation:** Enhances overall temperature control in the building.

Point to Consider: Installing underfloor insulation requires removing floorboards to place insulation between joists, which can be disruptive, especially with newer floor panels which may be harder and more expensive to remove. This approach is most cost-effective for ground floors on suspended timber frames. The upside is that you may uncover damp, worm infestation or rot issues on the timbers you didn't know existed because you can inspect your flooring structure. If you have solid floor, underfloor insulation is possible but it will either raise the level of your floor and you will need to cut doors down to the suitable size or excavate down into the solid floor and build back up to the same level with insulation.



HIGH COST, MOST DISRUPTIVE MEASURES

Cavity Wall Insulation (CWI)

CO2 savings– Equivalent of 31 trees planted a year

Bill savings - £230 reduction in bills/yr

Estimated cost - £1,000-£4,600

Estimated installation time – 2 - 8 days (depending on area and issues uncovered)



Cavity walls were first introduced towards the late 19th century, particularly in coastal areas where exposure to high winds, rain and damp was most prominent in an attempt to combat damp seeping into the interior walls. However, it was sparsely implemented and did not become widely used until the 1930s. Additionally, this early form of cavity wall was often very narrow making filling it with insulation problematic and is therefore not recommended.

Homes built pre-1930s are likely to have either solid walls or very narrow cavity walls. In such cases, the recommended retrofit options are- **External Wall Insulation (EWI)** which may require guidance if you are in a Conservation Area or if their front facade is in a conservation area, or **internal Wall Insulation (IWI)**.

Homes built post-1930s are likely to have cavity walls. In such case, there are several insulation options-

- **Cavity Wall Insulation (CWI) + External Wall Insulation (EWI):** This combination provides the most comprehensive insulation. However, be cautious of moisture risks because if the cavity and insulation are thick, then there is potential for air to reach dewpoint within the insulation. So, one needs to be aware of total insulation thickness.
- **External Wall Insulation (EWI):** Effective on its own, especially if CWI is not feasible. Risks thermal bypass in the cavity, so ensure all potential heat losing gaps in the cavity are sealed. E.g. around window frames or on the top of the wall.
- **Internal Wall Insulation (IWI):** An alternative if external options are limited. However, the insulation **must be breathable**. This ensures no air is trapped when moving across the wall which could lead to condensation when the warm air reaches a colder area of insulation near the exterior wall.

Note: Installing CWI on its own can be risky, particularly in coastal areas where moisture may penetrate cracks in the outer wall, leading to internal damp and wall damage. To mitigate this risk, BHESCo recommends combining CWI with EWI to provide a protective barrier for the cavity wall.

BHESCo follows National House Building Council's (NHBC) guidance on the suitability of properties for cavity wall insulation (CWI). As a coastal area, Brighton and Hove have relatively high exposure to wind-driven rain. Therefore, we wouldn't recommend CWI for walls with damp issues, impermeable render, or areas of defective mortar and/or recessed mortar joints. We would recommend engaging an experienced installer to confirm the width of the cavity, and whether walls are suitable for CWI. We also recommend using a Cavity Insulation Guarantee Agency (CIGA) accredited installer for any cavity wall insulation in order to be covered by insurance in the event of any issues during or following installation

High-cost , most disruptive measures - External Wall Insulation (EWI)

CO₂ savings: Equivalent of 42 trees planted per year

Bill savings: £230 reduction in bills/year

Estimated Installation Time: 2 weeks, depending on architecture and wall area

Estimated Cost: £10,000- £25,000



External Wall Insulation (EWI) is a highly effective method for improving your home's energy efficiency and addressing issues such as damp and heat loss. Breathability of the insulation, render and paint is extremely important to ensure the success of the system. This is fundamental for older, moisture open buildings requiring breathability.

The first step in the process is to assess your property's specific needs and consult with a professional to determine the best approach. It is important to identify sources of damp and areas where there could be a cold bridge that would result in damage to the EWI. Additionally, sourcing the correct insulation material, base coats and outer render layers to go with it is fundamental to ensuring the system doesn't fail. Below, are a few breathable material recommendations which can offer multiple benefits depending on your building's requirements and environmental conditions.

- **Cork fiber:** A high standard natural, breathable material that is extremely environmentally friendly as the material uses Cork bark which can be harvested every 9 years.
- **Isolair:** wood fiber material known for its high thermal performance and durability, suitable for various wall types.
- **Rockwool :** The most affordable, breathable insulation. It is not as sustainable as the above as it requires fossil fuels to melt down rocks to create the fiber used for the insulation material.

Benefits of EWI include:

- **Combats Damp and Water Penetration:** EWI effectively reduces moisture issues and prevents water ingress, safeguarding your home from the elements.
- **Reduces Heat Loss:** Minimizes heat escaping through walls, which enhances energy efficiency and lowers heating costs.
- **Regulates Temperature:** Envelops your home in a warm insulating layer, maintaining a consistent indoor temperature and improving overall comfort.
- **Breathability:** Natural, breathable insulation options like cork are ideal for older, moisture-sensitive buildings, allowing them to manage humidity effectively.

External Wall Insulation (continued)

Points to Consider: As mentioned before, when considering EWI, do coordinate it with any window replacements, as you will damage the EWI if you install windows at a later date. In Conservation Areas, EWI may only be applicable to the rear of the property due to strict guidelines. Installation will require scaffolding, which adds to the complexity, time and cost of the project. Additionally, the type of wall—solid or cavity—will influence the insulation approach. For homes with dampness or heating issues, EWI or IWI is a crucial investment. Be cautious with non-breathable insulation, as it can trap moisture and worsen damp problems. Evaluate both cost and quality carefully.

EWI is a complex undertaking, and most contractors will ask you to provide them with a design specification beforehand. For example, pipes and irregularities need to be accounted for, with a plan as to whether they will need to be moved. Often contractors will also want a material build up plan provided, to avoid having legal responsibility if the system fails. A system failure would be that moisture comes through the wall and rots the insulation. This is why talking to a retrofit coordinator who can draw up a retrofit plan is likely to be a necessary first step.

EWI may change the outside appearance of your building, e.g. if it was exposed brick, as the finish is often render. However, it is possible to use brick slips over some EWI to give the appearance of brickwork. If you are living in a semi-detached or terraced property, it may protrude by 10 cm, from your immediate neighbour's external wall surfaces at the party walls. If the EWI protrudes over a public footpath, like in Hanover, then you will need to get an Oversail Licence permission from the Highways Agency as well as a Party Wall Agreement from your neighbours, if in terraced or semi-detached property.

Andrea and Amanda, Hove 2024

" Since installing EWI and an air source heat pump, our house retains more heat during the winter, it is not stuffy, there's no condensation on the windows, no hotspots and there's an ambient temperature in every room of our house even throughout the winter"

Please use this link if you would like to see a full interview with Andrea and Amanda :

<https://www.youtube.com/watch?v=sMkIRZRuAdY>



High cost, high disruption

Internal Wall insulation (IWI)

CO₂ savings: Equivalent of 42 trees planted per year

Bill savings: £230 reduction in bills/year

Estimated Installation Time: 2 weeks, depending on rooms and area.

Estimated Cost: £7,000 - £12,000

Internal Wall Insulation (IWI) is an effective method for reducing heat loss *as long as it is breathable*, without altering the exterior appearance of your home. This approach is especially valuable for properties in Conservation Areas where exterior modifications are restricted.

To reduce risk of interstitial condensation, it is strongly recommended to use natural, breathable insulation, breathable finishing plaster and breathable paints. This must be taken into consideration when budgeting for the work. Like EWI, there is also a damp risk if not correctly “specified” this is why having a retrofit coordinator/architect is recommended and often required. See below for common IWI build ups.

- Breathable insulating boards/ slabs + breathable plaster + breathable paint,
- Breathable insulating plasters and breathable finishing lime plaster (no insulating boards/ slabs).

Benefits of IWI include:

- **Reduces Heat Loss:** Minimizes heat escaping through walls, contributing to lower energy bills and a more comfortable living environment.
- **Improves Temperature Regulation:** Helps maintain a consistent indoor temperature, keeping your home warm in winter and cool in summer.
- **Preserves Exterior Appearance:** Ideal for properties in Conservation Areas where changes to the exterior are restricted.

Points to Consider: Installing IWI is one of the most disruptive insulation measures, as it affects key living areas within your home. Before installation, any existing damp issues must be addressed, and all fixtures and fittings attached to the walls—including plug sockets, light switches, curtain rails, radiators, pipes, skirtings, covings, kitchen cabinets, and fitted wardrobes—must be removed.

Depending on the kind of insulation or render that you use , the average protrusion into the wall from installing IWI in 8-10cm.

High cost- High disruption

(Warm) Flat roof insulation

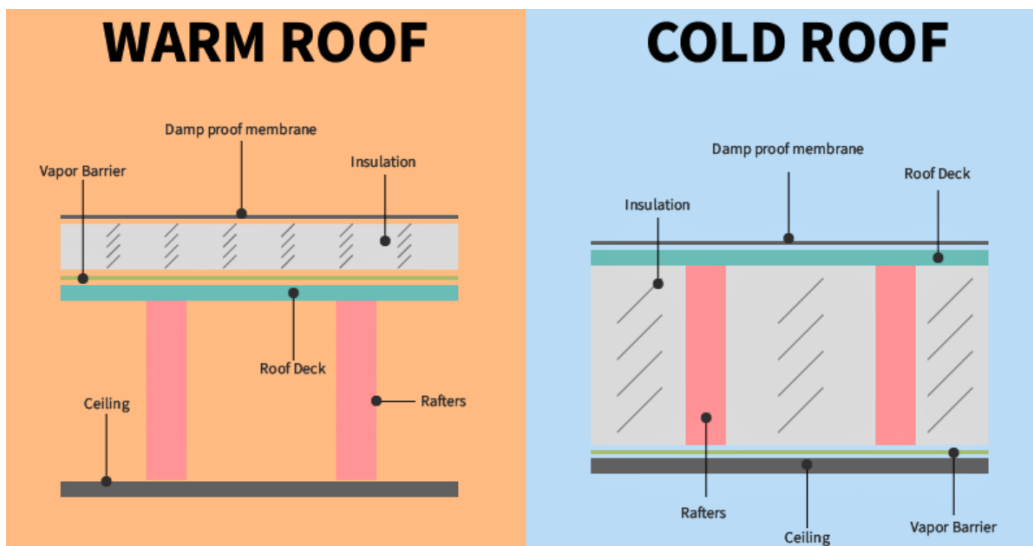
We have found that there are many cases of households with loft dormer conversions, or extensions with flat roofs which have not been fitted with the adequate levels of insulation. This means that the rooms below are cold, damp and require more heat to be comfortable.

Additionally, if the household wishes to install EWI on a wall surrounding the flat roof, then this will pose risks to the effectiveness of the EWI system and could lead to damage from thermal bridging.

The flat roof will create a "cold bridge", this is an area of weakness in the outer layer of your home. This could be in the roof, wall or floor. If the bridge is near an area which is much warmer due to insulation, then the reaction between the cold and warm areas will result in condensation, damp, mould and eventually structural damage. Which would therefore undermine the effectiveness of installing EWI in the first place.

As EWI is a significant investment, it is worth spending the time to do it correctly. If you are considering installing EWI you must first address any areas such as an uninsulated roof that could create cold bridges.

It is now common practice install 'warm roof' insulation on flat roofs, as opposed to a 'cold roof'. A warm roof involves installing the insulation above the roof structure, reducing heat loss through the roof without the need for ventilation. Cold roofs have insulation installed between the roof deck joists, and the structural elements can be a source of thermal bridging themselves, so some breathable insulation may be required on the warm internal side of the roof and a gap for ventilation above this is required to allow moisture to escape and prevent wood rot of the joist beams. This method may be required if you are limited by structural elements above the flat roof, for example, where the extra height required for warm roof insulation is not possible.



Solar Photovoltaic Panels (PV)

CO₂ savings: Equivalent of 73 trees planted per year

Bill savings: £630 reduction in energy bills/year

Estimated Installation Time: 2-3 days (1-2 weeks for installing scaffolding)

Estimated Cost: about £7,200 for a 4kWp system (installer dependent)



Solar PV Power offers a local, clean, and affordable energy solution with no upfront costs for installation. Residents have two options: self-fund the installation of solar panels or choosing community solar – involving a Power Purchase Agreement (PPA) with BHESCo, who fund the design and installation costs for you upfront and manage the system on your behalf, optimizing the benefits of electricity from the sun.

Benefits include:

- **Clean and Local Energy:** Harness solar energy to power your home with a sustainable, local resource.
- **No Upfront Costs:** BHESCo designs and installs solar panels at no initial cost through a Power Purchase Agreement.
- **Discounted Energy Prices:** Purchase solar power from BHESCo at a guaranteed lower rate compared to your current energy supplier.
- **Stress-Free Installation:** BHESCo manages the installation process, working with trusted MCS-certified solar installers.
- **Ongoing Monitoring and Maintenance:** BHESCo will handle the maintenance and monitor the performance of your solar panels during the agreement period.
- **Future-Proofing:** Installation prepares your home for future community solar energy sharing, once government policy changes are in effect.

How It Works:

- **Power Purchase Agreement (PPA):** BHESCo covers installation costs and retains ownership of the solar panels. Residents enter into a contract to buy solar power at a discounted rate.
- **Duration and Ownership:** After an agreement period, typically 20 - 25 years, you can choose to keep the panels or have BHESCo remove them. Solar panels can last up to 35 years.
- **Smart Meter Requirement:** A smart meter is needed to monitor the electricity generated, used, and exported. BHESCo will use this data to manage the system effectively.

By installing solar PV and a smart meter, you are preparing for future advancements in community solar energy sharing. While current legislation prohibits this, BHESCo is advocating for policy changes that may enable community solar energy sharing within the next 5 years.

Ventilation

Ventilation is crucial in any retrofit project, especially for older properties designed to be "breathable." These buildings often feature traditional materials like lime mortar and brick, which naturally absorb and release moisture through the walls, depending on seasonal temperature variations. Proper ventilation ensures that this moisture is managed effectively, preventing damage to your property.

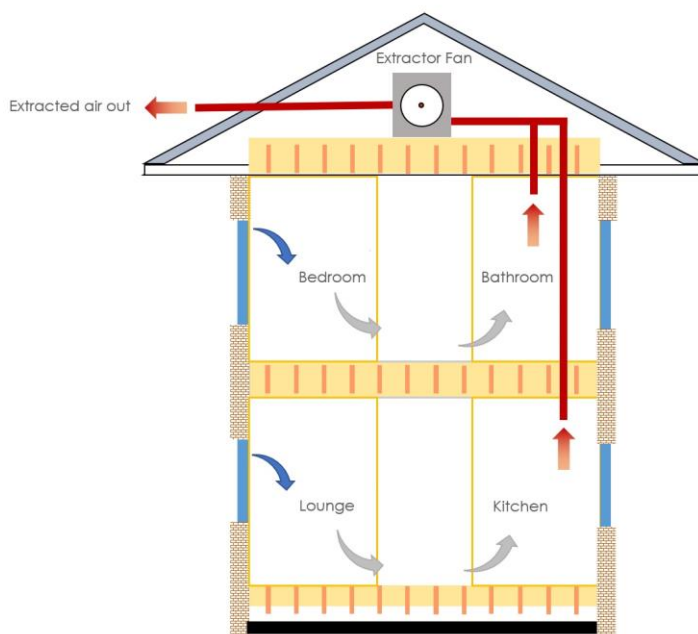
Ensures Moisture Management: Older properties rely on natural materials that allow moisture to pass through the walls. Without proper ventilation, moisture from inside and outside can lead to condensation, damp, and mould.

Prevent Property Damage: An insulated home without adequate airflow can suffer from condensation, which may cause long-term structural damage and health issues.

Ventilation Solutions include:

- **Mechanical Ventilation:** Commonly installed in wet rooms like kitchens and bathrooms where moisture is prevalent. This system helps to remove excess humidity from these high-moisture areas.
- **Trickle Vents:** Installed in windows to allow a passive intake of fresh air. They help reduce condensation by improving air circulation, particularly in colder parts of the room where condensation is most likely to occur.

Engaging a Retrofit Coordinator will ensure that ventilation is taken into consideration for every retrofit measure. During the preliminary survey of your home, contractors will assess and incorporate appropriate ventilation solutions to maintain a healthy and effective retrofit. This includes evaluating existing ventilation systems and recommending additional measures as needed.



Air Source Heat Pumps

Estimated CO₂ savings : Equivalent 212 trees planted per year

Bill savings : £0-£300 reduction in bills/year

Estimated install cost : £11,000-£16,000

Grants; High upfront costs can be reduced with a £7,500 grant under the **Boiler Upgrade Scheme**.

Estimated installation time: 1 week.



Heat pumps provide a renewable heating solution for properties, as an alternative to high-carbon emissions systems such as gas and oil-fueled boilers. They take heat from the outside air and use it to heat your home.

Homes with oil or electric heating are likely to save money by moving to a properly designed and planned heat pump. Heat pumps currently cost a similar amount to run to a gas boiler, but you could save money if after installing a heat pump, you can disconnect gas completely, avoiding gas standing charges. Using electricity generated from solar panels would also lower heat pump running costs.

Benefits include:

- **High efficiency:** Heat pumps use 1 unit of electricity to produce 3 to 4 units of heat. So, they are far more efficient than gas boilers, which will typically use 1 unit of gas to provide about .9 units of heat (boilers lose some energy as waste heat).
- **Reduced reliance on gas:** heating prices are determined by international markets, so households are vulnerable to global events over which they have no control.
- **Future-Proofing:** the Government's 2023 'Powering up Britain' strategy indicates that in future gas prices are likely to increase relative to electricity, due to the inequity between levies assessed. So, installing a heat pump could reduce future heating bills.
- **Durability** heat pumps can last 15-20 years, whereas a typical boiler will last 10-15 years. Heat pumps do need an annual service to keep them working efficiently (like a boiler).

Common questions & concerns

- **Do I need underfloor heating?** No. Although heat pumps work well with underfloor heating, it is not necessary. If you have radiators, they may need to be changed to larger low temperature versions.
- **I will need lots of insulation?** Heat pumps work most efficiently in well-insulated homes, but they can still work well in older homes. Topping up loft insulation is a good starting point. We recommend understanding the heat loads in your home first by getting a comprehensive energy survey.
- **Heat pumps are noisy:** No more noisy than a gas boiler or street traffic noise. Heat pumps need to be sited 1m from property boundaries to limit noise for neighbours. The Pump Chic website (<https://www.pumpchic.com/>) can demonstrate how a heat pump sounds.
- **My house will be cold:** Heat pumps are more gentle systems than boilers, which means a home will take longer to heat up. However, as heat pumps need to be run for longer periods, your home will potentially be warmer for longer parts of the day, rather than only when only a few hours in the morning and evening.
- **Can they provide hot water?** Yes! it would need to be stored in a hot water cylinder (tank). Some houses don't have a tank any more, but a new one could be installed in an airing cupboard if you have one or other storage cupboard.

Financing retrofit measures

Once you have decided on your upgrades, you may want to look at funding opportunities:

Wave Community Bank

[Wave Community Bank](#), offers "ethical and affordable loans" to people living or working in Brighton & Hove at a special BHESCo rate. They only offer loans to those who can afford to pay it back, and all their loan repayments have a saving element, supporting you to get out of debt and build your savings.

LEAP Programme

LEAP are running two programs ; replacement of inefficient appliances, such as washing machines , fridges and freezers, and replacement of broken , old and condemned boilers. To reach as many households as possible, the LEAP criteria is very broad, it covers EPC ratings, and various types of benefits. Find out more and see if you are eligible for funding <https://applyforleap.org.uk/eligibility/>

Private renting

The private rented sector has become notorious for renting out poor energy efficient homes without accordingly lowering their rents. We want to work with landlords and tenants to provide advice and support to encourage landlords to invest in their properties through retrofitting measures. Working with BHESCo, landlords can upgrade the thermal efficiency of their properties

By investing in the energy efficiency measures, the landlord is future proofing the property against changes in legislation. It is widely anticipated that the Minimum Energy Efficiency Standard (MEES) will likely increase from EPC E to an EPC C with the new government, and such legislation is well overdue.

It will also ensure that tenants are living in healthy homes. It goes without saying that living in an expensive to heat property, with exposure to damp and mould is wildly detrimental for both mental and physical health. BHESCo is committed to supporting tenants and landlords improve and uplift the standard of the private renting sector across the city.

It is a right to have healthy and affordable housing , and this basic need should not be subsidised by housing being utilized as a profit driven enterprise.

Next steps

Once you have had a look through this information, you can:

- Get in touch with BHESCo if you have any follow-up questions or to receive advice.
- Attend **BHESCo's Retrofit Supplier Event on 14 February 2026 at St Nicholas Church (2 - 4pm)**. At this event, you can meet trusted local contractors in the area, to talk more about your retrofitting options. BHESCo work with a range of local contractors building trust with quality assurance on various types of projects.
- Go to village hall to see an illustration of the large decarbonisation plan. See how retrofitting fits into the wider Saltdean decarbonisation plan.
- Call BHESCo to book in a bespoke Energy Efficiency Assessment for your home. It's like a thermal efficiency blueprint for your home, a detailed plan of how to improve your EPC , which will include detailed costs, bills and CO₂ savings, Please look online to see the costs and what can be expected from an energy assessment- <https://bhesco.co.uk/domestic/book-energy-survey>