



EPC and Buy to Let:

What brokers need to know

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Why the EPC regime matters for brokers

Energy Performance Certificates (EPCs) used to be something landlords filed away. Once a box-ticking exercise, the mood has shifted in a big way – in part due to legislation bringing in minimum EPC ratings for rental properties. It is also changing because of growing consumer awareness about living sustainably.

It is estimated that buildings account for around 20% of the UK's total greenhouse gas emissions¹. As the country works towards its net zero targets, improving the energy efficiency of rental properties has become a major priority.

Indeed, the government is looking to push minimum standards up to band C by 2030. Separately, a wider overhaul of the Energy Performance of Buildings (EPB) framework has the potential to tighten how energy performance is measured, reported and enforced across the UK's building stock.

All these changes mean BTL investors are faced with some important questions. Do I spend money upgrading these properties? Should I remortgage to cover the costs? Or is it time to get out altogether?

These decisions have real consequences for lending, property values and how viable a portfolio remains over the long term. That's why brokers are hearing about EPCs more and more – clients need help working out what the changes mean, what they'll cost and what their options are.

Understanding the EPC landscape enables brokers to provide informed guidance, identify opportunities and help landlords navigate what can feel like a regulatory minefield. **This guide explains what's changing, why it matters and how to support your BTL clients effectively.**

Our limited company BTL report found that 22% of landlords and 25% of brokers feel unprepared for EPC changes²



1 <https://assets.publishing.service.gov.uk/media/65c0d15863a23d0013c821e9/2022-final-greenhouse-gas-emissions-statistical-release.pdf>

2 <https://www.coventryforintermediaries.co.uk/content/dam/cbs/intermediaries/pdfs/guides/guide-to-limited-company-btl-mortgages.pdf>

Guiding clients through change

The changes landlords are facing come from two directions. First are the proposals to tighten minimum EPC standards for privately rented homes. Currently, most rental properties must meet at least band E, but the government has consulted on raising this to band C for new and existing tenancies by 2030, with detailed timelines and exemptions to still be announced³.

Alongside higher standards, ministers have proposed clearer rules on enforcement and spending caps. Landlords who invest up to that level but still can't reach band C are expected to be able to apply for exemptions, although the exact criteria are still to be confirmed.

These minimum standards sit within a broader overhaul of the EPB regime. This includes changes to Display Energy Certificates (DECs) for commercial properties, improved data management and quality control for EPCs and revised Air Conditioning Inspection Reports (ACIRs). Together, these reforms are designed to make energy performance data more accurate, comparable and enforceable.

Over 60% of rental properties in England and Wales currently have an EPC rating below C⁴



³ <https://www.gov.uk/government/news/warm-homes-and-cheaper-bills-as-government-accelerates-plan-for-change>

⁴ <https://thebla.co.uk/guide-epc-regulations-for-uk-rental-properties-2025/?v=7885444af42e>

For brokers working with BTL and Limited Company BTL clients, the most immediate concern is what band C means for landlords' portfolios. The implications are serious. Capital costs can run into thousands of pounds per property, rental yields may be squeezed if upgrade costs eat into returns, and properties that fail to meet minimum standards risk becoming unlettable. Government estimates suggest average upgrade costs of £6,100–£6,800 per property⁵.

Find out more

For full details on the government's proposed reforms to the EPB regime, visit the [**official consultation page**](#)⁶.

Encourage landlords to act early. Those who start planning now can spread costs over time, look into grants or green finance products and avoid the last-minute rush that could drive up contractor prices.

Brokers don't need complex tools to get started. A simple EPC conversation checklist can go a long way. That might include standard questions such as: "Do you know your current EPC rating?", "Have you thought about what upgrades might be needed and when?" and "How are you planning to fund any works?", together with space to note potential grants, green mortgage options and agreed next steps. Using a short checklist like this in client and remortgage check-ins makes EPC discussions routine, demonstrates clear added value and helps future-proof landlords' portfolios.

Key actions:

- Make EPC discussions routine in client and remortgage check-ins.
- Ask simple qualifying questions to understand client readiness.
- Help clients understand timelines and cost estimates (£6,100–£6,800 average).
- Encourage early action to spread costs and access support schemes.



⁵ <https://www.gov.uk/government/consultations/improving-the-energy-performance-of-privately-rented-homes-2025-update/improving-the-energy-performance-of-privately-rented-homes-consultation-document-html>

⁶ <https://www.gov.uk/government/consultations/reforms-to-the-energy-performance-of-buildings-regime/reforms-to-the-energy-performance-of-buildings-regime>

Partnering with professionals to add value

You don't need to become an EPC expert, but knowing who to work with can make all the difference.

Surveyors, letting agents, energy assessors and green finance specialists are all talking to landlords at key moments – when they're buying, selling, letting or refinancing. Building relationships with these people creates opportunities for joined-up support that helps everyone.

An energy assessor can tell a landlord exactly what work needs doing. A surveyor can verify the property's condition. A letting agent knows what tenants are looking for. A green finance specialist understands what grants or incentives might be available. When you can connect a landlord with the right person at the right time, you're adding real value alongside advising and arranging a mortgage.

55% of landlords expect they will need to make improvements to their property to meet a minimum EPC standard of C by 2030⁷



⁷ <https://www.simplybusiness.co.uk/knowledge/landlord-regulation/new-energy-efficiency-rules-for-rental-properties/>

Co-marketing works well here. You could, for example, run a short webinar with an energy assessor on 'How to fund an EPC upgrade', a move which will both position you and the assessor as knowledgeable partners and generate leads. Put together a guide, checklist or case study and share it – this will get you in front of a broader audience and show them you are knowledgeable.

Credibility is everything. Only recommend people who are properly accredited. Look for qualifications from official regulatory bodies and check they've got appropriate professional indemnity insurance. Be straight about timescales and costs. Promise the earth and you'll damage trust and possibly end up with complaints.

There are big upsides to building a small, reliable partner network. When landlords see you as someone who connects them with people they can trust, they will be back the next time they need help. And better still, they will tell others about you too.

Key actions:

- Build relationships with surveyors, letting agents, energy assessors and green finance specialists.
- Explore co-marketing opportunities like webinars and case studies.
- Only recommend accredited professionals with proper qualifications.
- Create a small, reliable partner network to turn compliance into opportunity.



Funding the energy transition

Working out what upgrades will cost isn't straightforward. It depends on the property's starting point, age, how it's built and where it sits. A modern flat might only need minor tweaks to hit band C, while a Victorian terrace could be looking at serious money. The mix of work will vary, from relatively simple measures like loft and cavity wall insulation through to more expensive upgrades such as new heating systems, double glazing, heat pumps and solar panels.

These costs are increasingly shaping how lenders think. Some are already factoring EPC risk into their underwriting⁸, taking a more cautious view of poorly rated stock that could become harder to let or sell. Others are rewarding energy efficiency, for example by offering green mortgages, rate incentives or higher LTVs on properties that meet a minimum EPC threshold⁹. Criteria can differ widely between lenders, which makes it even more important for brokers to know who is doing what.

This is where brokers can really position themselves as 'navigators' for clients. Rather than treating EPC works as a one-off problem, they can help landlords build a simple funding plan that aligns upgrades with mortgage cycles. If a client is approaching the end of a fixed rate, could a remortgage release capital to fund agreed works? Are there properties where upgrades could be phased over several years, with each tranche of work funded at the next product switch or portfolio review? Framing the discussion this way turns a daunting compliance issue into a manageable investment plan.

Publicly available support can also play a role. Schemes such as the Boiler Upgrade Scheme for heat pumps and occasional local authority or regional programmes, can help reduce the upfront cost of upgrades. Helping clients identify which grants they may qualify for – and then structuring borrowing around that support – is another way brokers can add tangible value.

Key actions:

- Stay updated on how individual lenders are treating EPC ratings, from risk appetite through to any green product incentives.
- Ask lenders directly about products designed to fund energy-efficiency upgrades.
- Use simple planning frameworks to align upgrade programmes with mortgage cycles and key refinancing dates.
- Make sure you stay up to date on EPC policy shifts as well as lender criteria, so you can help landlord clients plan ahead and adapt as the rules evolve.



⁸ <https://www.bankofengland.co.uk/-/media/boe/files/working-paper/2023/the-greening-of-lending-mortgage-pricing-of-energy-transition-risk.pdf>

⁹ <https://www.fca.org.uk/news/speeches/fca-view-green-mortgages>

Managing risk and reputation

The EPC minimum standards for private rentals and the wider EPB reforms both signal one clear direction of travel: expectations on energy efficiency are rising across the decade.

While landlords still face the challenge of working towards a minimum EPC C standard for rental properties, the wider EPB framework is still evolving, particularly around how EPCs are assessed and reported. That uncertainty about the finer details and timings can be unsettling for landlords who prefer clarity, but it also creates an opening for brokers to provide structure and confidence where others hesitate.

However, the key risks for landlords are well understood. There is the added logistical challenge of upgrading older or inefficient stock, and the risk that lower-rated properties become harder to let or sell as expectations increase. But there's also a real possibility of delays and a knock-on impact on letting if landlords wait until the last moment to commission work. As standards move towards band C and enforcement becomes clearer, some properties could become effectively unlettable without significant investment.

Two in three landlords have improved the EPC rating of at least one of their properties from D to a C in the last five years, according to the NRLA¹⁰



¹⁰ <https://www.nrla.org.uk/research/deep-insight/all-landlord-spring25>

As a broker, you can help manage these risks by sharing verified guidance, highlighting potential cost-cap exemptions and stressing that early action gives landlords flexibility and better planning time. Landlords who start now have time to shop around for contractors, access grants and phase work sensibly. Those who wait may face higher costs and fewer choices.

There is also reputational value in being the broker who provides informed, balanced guidance on sustainability. Clients remember who helped them navigate tricky changes and they're more likely to refer others when they've had a good experience. By comparison, brokers who ignore EPC issues or give poor advice risk being left out of the picture.

Consider creating a simple one-page risk checklist that structures landlord conversations. Cover current EPC ratings, estimated upgrade costs, finance options, timelines and exemptions. This protects you against mis-selling concerns by showing you've covered the key points and it gives clients a clear framework for making decisions.

Key actions:

- Acknowledge uncertainty but provide reassurance through verified guidance.
- Share factual information about risks – cost burdens, potential marketability, supply chain delays.
- Create a one-page risk checklist to structure landlord conversations and protect against mis-selling concerns.



Conclusion

The new EPB regime and minimum EPC C requirements will raise energy standards for landlords over the coming years. While the rules around EBP in particular are still being finalised, the direction is clear – rental properties will need to be more energy efficient and landlords will need support navigating the transition.

Brokers who help clients prepare early can turn challenges into opportunities. By understanding what's changing, partnering with the right professionals, staying on top of lender developments and managing risk intelligently, you can position yourself as a trusted adviser who adds real value.

Clear, practical guidance builds trust and strengthens client relationships. This is about asking the right questions, connecting clients with the right people and helping them make informed decisions. You don't need to become an energy expert.

At Coventry for intermediaries, we support brokers with products and insight to help clients invest in energy-efficient property. Find more information on BTL lending, including limited company structures and portfolio landlords, in our [comprehensive guide to limited company BTL mortgages](#).

The energy transition is underway and brokers who embrace it will be well-placed to support their clients through the changes ahead.





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