Energy performance certificate (EPC)

14 Bank Head Haverigg MILLOM LA18 4LZ	Energy rating **D**	Valid until:	**9 November 2036**
		Certificate number:	**2091-1889-3060-5097-4005**

Property type	Semi-detached house
Total floor area	76 square metres

Rules on letting this property

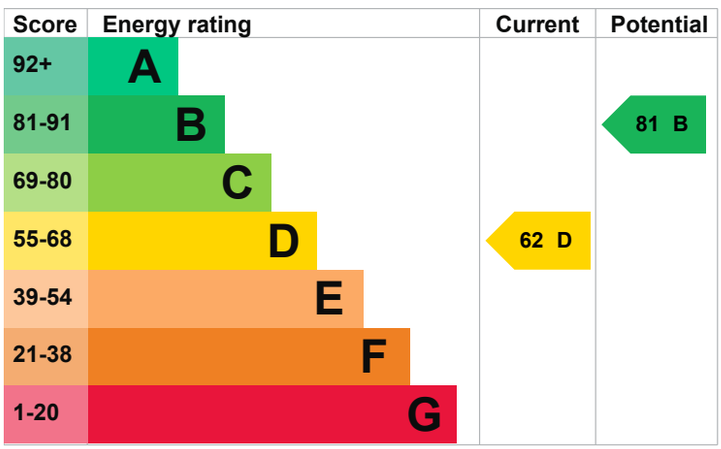
Properties can be let if they have an energy rating from A to E.

You can read guidance for landlords on the regulations and exemptions (https://www.gov.uk/guidance/domestic-private-rented-property-minimum-energy-efficiency-standard-landlord-guidance).

Energy rating and score

This property's energy rating is D. It has the potential to be B.

See how to improve this property's energy efficiency.



The graph shows this property's current and potential energy rating.

Properties get a rating from A (best) to G (worst) and a score. The better the rating and score, the lower your energy bills are likely to be.

For properties in England and Wales:

the average energy rating is D
the average energy score is 60

Breakdown of property’s energy performance

Features in this property

Features get a rating from very good to very poor, based on how energy efficient they are. Ratings are not based on how well features work or their condition.

Assumed ratings are based on the property’s age and type. They are used for features the assessor could not inspect.

Feature	Description	Rating
Wall	Cavity wall, as built, no insulation (assumed)	Poor
Roof	Pitched, 350 mm loft insulation	Very good
Window	Fully double glazed	Poor
Main heating	Boiler and radiators, mains gas	Good
Main heating control	Programmer, room thermostat and TRVs	Good
Hot water	From main system	Good
Lighting	Excellent lighting efficiency	Very good
Floor	Solid, no insulation (assumed)	N/A
Air tightness	(not tested)	N/A
Secondary heating	Room heaters, electric	N/A

Primary energy use

The primary energy use for this property per year is 232 kilowatt hours per square metre (kWh/m2).

Additional information

Additional information about this property:

- PV recommended
  When considering the PV installation consider installing PV battery and a PV diverter for water heating.
- Cavity fill is recommended
- Dwelling may be exposed to wind-driven rain

Smart meters

This property had **smart meters for gas and electricity** when it was assessed.

Smart meters help you understand your energy use and how you could save money. They may help you access better energy deals.

Find out about using your smart meter (https://www.smartenergygb.org/using-your-smart-meter)

How this affects your energy bills

An average household would need to spend **£1,356 per year on heating, hot water and lighting** in this property. These costs usually make up the majority of your energy bills.

You could **save £314 per year** if you complete the suggested steps for improving this property's energy rating.

This is **based on average costs in 2026** when this EPC was created. People living at the property may use different amounts of energy for heating, hot water and lighting.

Heating this property

Estimated energy needed in this property is:

- 10,677 kWh per year for heating
- 2,477 kWh per year for hot water

Impact on the environment

This property's environmental impact rating is D. It has the potential to be C.

Properties get a rating from A (best) to G (worst) on how much carbon dioxide (CO2) they produce each year.

Carbon emissions

An average household produces	6 tonnes of CO2
This property produces	3.1 tonnes of CO2
This property's potential production	2.0 tonnes of CO2

You could improve this property's CO2 emissions by making the suggested changes. This will help to protect the environment.

These ratings are based on assumptions about average occupancy and energy use. People living at the property may use different amounts of energy.

Steps you could take to save energy

Step	Typical installation cost	Typical yearly saving
1. Cavity wall insulation	£900 - £1,500	£249
2. Floor insulation (solid floor)	£5,000 - £10,000	£64
3. Solar photovoltaic panels	£8,000 - £10,000	£266

Advice on making energy saving improvements

Get detailed recommendations and cost estimates (www.gov.uk/improve-energy-efficiency)

Help paying for energy saving improvements

You may be eligible for help with the cost of improvements:

- Free energy saving improvements: Warm Homes Local Grant (www.gov.uk/apply-warm-homes-local-grant)
- Heat pumps and biomass boilers: Boiler Upgrade Scheme (www.gov.uk/apply-boiler-upgrade-scheme)
- Help from your energy supplier: Energy Company Obligation (www.gov.uk/energy-company-obligation)

Who to contact about this certificate

Contacting the assessor

If you're unhappy about your property's energy assessment or certificate, you can complain to the assessor who created it.

Assessor's name	Stephen Sim
Telephone	07909838977
Email	simstephen48@gmail.com

Contacting the accreditation scheme

If you're still unhappy after contacting the assessor, you should contact the assessor's accreditation scheme.

Accreditation scheme	Quidos Limited
Assessor's ID	QUID209130
Telephone	01225 667 570
Email	info@quidos.co.uk

About this assessment

Assessor's declaration	No related party
Date of assessment	4 November 2026
Date of certificate	10 November 2026
Type of assessment	RdSAP