



MADE TO MEASURE ENERGY REPORT

Your home's energy plan

Measured, costed and tailored to your home and the way you live - not just modelled.

PREPARED FOR

Example home, Cheltenham

Detached House · 146 m² · EPC rating B (85)

Report reference **EXAMPLE** · RdSAP Energy Report

Prepared by Mike Farley · 0770 925 9200 · mike.farley@homeenergytailor.co.uk

Your recommended plan could save

£460/year

and cut 400 kg of CO₂ every year

Hi there, thank you for welcoming me into your home and for having everything so well prepared - it made the assessment a real pleasure. The first thing to say is that you already run a genuinely efficient home: you use less than half the heating energy the standard model would predict for a house of this age and size, and your solar, battery and EV set-up is excellent. This report is therefore less about fixing problems and more about getting the last bit of value from what you already have - starting with a tariff change that costs nothing and could save around £375 a year. I have flagged a couple of comfort and fabric ideas for when the time is right, and I am happy to talk any of it through whenever suits you. Kind regards,

Mike



Your home today

Where you're starting from - based on the assessment and your actual bills.

£1,236ENERGY COST / YEAR
at current tariffs**14,905**KWH / YEAR
all fuels**2,692**KG CO₂ / YEAR
carbon footprint

You run your home leaner than the standard EPC model assumes - using just **47%** of the predicted heating energy. The savings here are scaled to your real usage, so they're honest figures rather than optimistic ones.

The property

Report reference	EXAMPLE (Made to Measure Energy Report); RdSAP Energy Report
Address	Example home, Cheltenham
Heating	9599 Worcester, Greenstar, 88.10% - Mains gas
Hot water	Mains gas with cylinder
Walls	Cavity - insulated; plus 22 m ² of solid brick (uninsulated)
Loft	150 mm insulation
Ground floor	Solid, uninsulated
Glazing	Double
Solar PV	5.92 kWp installed, generating ~4,886 kWh/yr
Home battery storage	7.7 kWh installed (2 units)
Electric vehicle	Yes - 11,500 miles/yr, 100% home charging

Where the energy goes

Space heating (Mains gas)		7,589 kWh
Hot water (Mains gas)		1,436 kWh
EV charging at home (projected - new EV)		4,259 kWh
Lighting		499 kWh
Always-on baseload		705 kWh
Appliances & cooking		417 kWh

Home Battery Storage: 7.7 kWh installed. Your battery shifts energy in time rather than adding to consumption - storing cheap off-peak or surplus solar electricity to use at peak times. It is the key to unlocking the smart tariffs and flexibility services on the next page.

The tariff check

Often the biggest saving available - and it costs nothing. We priced your household's actual electricity pattern, including EV charging, on today's leading tariffs for the **South Western** price-cap region.

TARIFF	TYPE	YOUR COST / YR	SAVING VS CURRENT
Octopus Flux	PV + battery ToU	£224	£375
Intelligent Octopus Flux	PV + battery smart-managed	£258	£341
OVO Charge Anytime	EV smart-managed	£450	£149
Intelligent Octopus Go	EV smart-managed	£456	£143
Octopus Go (current)	EV ToU	£599	-

Recommendation: switching to **Octopus Flux** would save around **£375/year** with your current equipment.

Your EV - the hidden saving

Your EV looks like a recent addition - the smart-meter data shows only about 1,146 kWh of charging so far, against the ~4,259 kWh a year your 11,500 miles will need. The figures below are projected forward for a full year of driving. Charged at home on **Intelligent Octopus Go** your running cost is about **2.6p per mile** versus 25.8p in the petrol/diesel car it replaces - worth roughly **£2,660/year**.

Flexibility services for your smart kit

Your smart equipment can earn by supporting the grid through a flexibility service - on top of the savings above. Based on your make and model:

Hypervolt Home 3 Pro: works with Intelligent Octopus Go, ev.energy.

FoxESS H1-G2 hybrid inverter (+ HV2600/ECS battery): works with Intelligent Octopus Flux, axle energy (VPP).

Indicative additional value: ~**£470-£1,450/year** if enrolled. Exact rewards vary and change over time - confirm at sign-up.

Your recommended plan

7 measures, costing £14,600 after grants - saving £460 every year and paying for itself in 31.7 yrs.

1 Draughtproofing

Seal doors, windows, loft hatch and floor gaps. The cheapest comfort win in older homes.

£280
COST

-
GRANT

£22
SAVES / YR

12.7 yrs
PAYBACK

69 kg
CO₂ / YR

★ 0% VAT - 0% VAT on energy-saving materials until 31 Mar 2027 (already in prices shown).

2 Smart thermostat + TRVs

Learning thermostat with room-by-room TRV control.

£350
COST

-
GRANT

£27
SAVES / YR

13.2 yrs
PAYBACK

83 kg
CO₂ / YR

★ 0% VAT - 0% VAT on energy-saving materials until 31 Mar 2027 (already in prices shown).

3 Loft insulation top-up to 300 mm

Top up the loft insulation to the recommended 270-300 mm. The saving tapers as existing depth rises - the first 100 mm does most of the work.

£620
COST

-
GRANT

£9
SAVES / YR

67.2 yrs
PAYBACK

29 kg
CO₂ / YR

★ 0% VAT - 0% VAT on energy-saving materials until 31 Mar 2027 (already in prices shown).

Your recommended plan (continued)

4 Solid-brick wall insulation - internal (alternative wall element)

This home is mainly filled-cavity, but a solid-brick wall element is uninsulated and is the worst-performing part of the fabric. Internal (drylined) insulation of that element. Reduces internal room size slightly and needs reinstatement of skirtings/sockets.

£2,440	-	£28	86.7 yrs	88 kg
COST	GRANT	SAVES / YR	PAYBACK	CO ₂ / YR

★ 0% VAT - 0% VAT on energy-saving materials until 31 Mar 2027 (already in prices shown).

5 Solid-brick wall insulation - external (alternative wall element)

As above but applied externally to the solid-brick element - no loss of internal space and slightly better performance, but the external finish must match and planning/conservation rules may apply.

£4,210	-	£30	142.4 yrs	93 kg
COST	GRANT	SAVES / YR	PAYBACK	CO ₂ / YR

★ 0% VAT - 0% VAT on energy-saving materials until 31 Mar 2027 (already in prices shown).

6 Solid floor insulation (overlay / during renovation)

A solid ground floor can be insulated with a rigid-board overlay or when a room is being re-floored. The saving is modest and the work is disruptive (floor build-up raises levels, doors/skirtings need adjusting), so this is usually only worth doing as part of a wider renovation rather than on its own - expect a long payback.

£4,200	-	£22	189.8 yrs	69 kg
COST	GRANT	SAVES / YR	PAYBACK	CO ₂ / YR

★ 0% VAT - 0% VAT on energy-saving materials until 31 Mar 2027 (already in prices shown).

Your recommended plan (continued)

7 Single-room air-to-air heat pump (heating + cooling) comfort-led

A wall-mounted air-to-air heat pump that heats (and, in summer, cools) one habitable room that currently has no heating. The primary benefit is comfort: the room can be held at a comfortable temperature overnight, which then allows the rest of the gas-heated house to be set back by a couple of degrees overnight using smart TRVs. Running cost is modest and the summer cooling is largely covered by surplus solar. Note: the £2,500 Boiler Upgrade Scheme grant for air-to-air heat pumps does NOT apply - it only heats one room and does not replace the main heating system.

£2,500	-	-£31	Comfort	40 kg
COST	GRANT	NET RUNNING / YR	PRIMARY BENEFIT	CO ₂ / YR

◆ Chosen for comfort. It heats the currently unheated habitable room when in use and lets you turn the rest of the house down ~2°C overnight - the gas saving offsets most of its running cost.

Your pathway

The order matters: fabric first shrinks the heat demand, so any new heating system can be smaller and cheaper - then generation and storage build on top.

NOW · EASY EFFICIENCY WINS

- Switch to **Octopus Flux** - **£376/yr** at no cost
- Draughtproofing - **£22/yr**
- Smart thermostat + TRVs - **£27/yr**
- Loft insulation top-up to 300 mm - **£9/yr**

NEXT · COMFORT ENHANCEMENTS

- Single-room air-to-air heat pump (heating + cooling) - **comfort**, net **-£31/yr**

SUSTAINABILITY FOCUSED · FABRIC ENHANCEMENTS

- Solid-brick wall insulation - internal (alternative wall element) - **£28/yr**
- Solid-brick wall insulation - external (alternative wall element) - **£30/yr**
- Solid floor insulation (overlay / during renovation) - **£22/yr**

Comfort upgrade - heating the unused room

Right now one of your habitable rooms has no heating. We're suggesting a small **air-to-air heat pump** (a quiet wall unit) just for that room. Here's the simple idea:

- The wall unit keeps that room at a comfortable temperature (about 18°C) overnight, on its own.
- Because that room is now warm, you can turn the rest of the house down by about 2°C overnight using smart radiator valves - so your gas boiler does less work.
- The gas you save overnight pays back most of the electricity the wall unit uses, so the **net running cost is small - about £31/year**.
- As a bonus, the same unit gives you **cooling in summer** - and on sunny days that's largely powered by your own solar panels and battery.

This is chosen for **comfort first**, not purely for payback. Please note the £2,500 Boiler Upgrade Scheme grant for air-to-air heat pumps does **not** apply, because the unit heats a single room rather than replacing your main heating system.

Your assessor's observations & recommendations

Overall. This is a well-run, efficient home. Measured use is about 47% of the RdSAP-modelled heating, so headline EPC-style savings overstate what is realistic here - the figures in this report are scaled to how you actually live, which is why some paybacks look long. That is a good problem to have.

Start with the tariff (no cost). With your 5.92 kWp array (West-dominated) and 7.68 kWh FoxESS battery, moving to Octopus Flux is the single biggest win - roughly £375/year for a 15-minute switch. Once on it, your battery should be set to charge in the cheap overnight window and export at the premium rate.

Unlock your smart kit. Your FoxESS battery qualifies for Intelligent Octopus Flux and axle.energy flexibility; your Hypervolt Home 3 Pro qualifies for Intelligent Octopus Go and ev.energy. These can add a useful amount on top, with no hardware to buy. Grid flexibility for smart energy devices like your charger and home battery are becoming more established in the UK, with more energy aggregators providing services directly to consumers. If you would like me to put you in contact with the specific demand energy response (DER) flex service I would recommend, please do let me know as I have relationships with the companies leading in this space.

Your new EV. The smart-meter data shows the car is a recent addition - only a fraction of a full year's charging is in the data so far. Charge it in the off-peak window (or from midday solar surplus in summer) and the running cost drops to a few pence per mile. The projection in this report assumes a full year of your stated mileage.

Fabric - the one weak spot. The home is mainly filled-cavity and performs well, but the solid-brick wall element (tiled West 1st story wall) is uninsulated. It is the worst-performing part of the fabric for its area. There is no need to act in isolation, but if you ever redecorate or repair the tiled wall / render that elevation, insulating it then (internally or externally) is the sensible moment. Topping the loft up from 150 mm to ~270 mm is a cheap, easy improvement. The solid ground floor is best left unless a room is being re-floored, as the disruption outweighs the saving.

Comfort - the unheated bedroom. The bedroom in the newer extension has no heating. Rather than extend the gas system, I would suggest a single wall-mounted air-to-air (A2A) heat pump just for that room. It keeps the room comfortable overnight on its own, which then lets you turn the rest of the house down a couple of degrees overnight using smart TRVs - so the gas you save largely pays for the electricity it uses. As a bonus it provides cooling in summer, mostly covered by your own solar. This is a comfort choice rather than a payback one, and note the £2,500 A2A heat pump system grant added this year to the Boiler Upgrade Scheme does not currently apply to a single-room unit.

Before any sealing work - airtightness and ventilation. This is an older property with an historic open flue and no recorded air-permeability (AP50) test. Before committing to draughtproofing, a blower-door test (~£250-£400) would show exactly where the leakage is and where sealing pays. As the home is tightened, keep an eye on ventilation - a sealed home still needs controlled fresh air to stay healthy and avoid condensation. We are looking at offering airtightness testing in future; in the meantime I can point you to qualified testers.

Sequence. If you do tackle fabric later, do it before any main heating system change so the system can be sized to the improved home - never accept a like-for-like swap.

This is your Made to Measure advice - specific to you and this property, from the assessor's visit.

Ventilation & airtightness - worth understanding first

This is an older property with no recorded air-permeability (AP50) test result and there's an open flue/chimney. Before committing to draughtproofing or any sealing work, it's worth understanding how leaky the home actually is:

- An **airtightness (blower-door) test** (typically **£250-400**) measures the uncontrolled air leakage and shows exactly where to target draughtproofing so it pays - and it's essential before specifying mechanical ventilation with heat recovery (MVHR).
- As you make a home more airtight, you must also think about its **ventilation strategy** - a sealed home still needs controlled fresh air (e.g. extract fans, trickle vents or MVHR) to stay healthy and avoid condensation, damp and poor indoor air quality.

Home Energy Tailor is **not currently offering** blower-door testing, but is **considering adding the service** - if you'd like us to register your interest, just let us know. In the meantime, other qualified airtightness testers are available.

Next steps

- 1 Run the tariff switch - it takes 15 minutes online and the saving starts immediately.
- 2 Energy technology (heat pump, solar PV, battery, solar thermal, air-to-air): use MCS-certified installers - this is required for grant funding and covers design, installation, commissioning and the grant paperwork. Get 2-3 quotes.
- 3 Fabric & ventilation work (insulation, draughtproofing, airtightness): have it reviewed by a qualified retrofit installer and/or a retrofit assessor & coordinator (PAS 2035). This is separate from MCS - fabric work is not covered by MCS certification. A coordinator helps sequence the work safely (especially moisture/ventilation).
- 4 Get 2-3 quotes for the "Now • easy efficiency wins" measures - we can sanity-check them against the figures in this report.
- 5 For any heating change, ask for a room-by-room heat-loss calculation - never accept a like-for-like sizing.
- 6 Keep this report - every figure is traceable, note that prices and grants valid at date of issue of report and will likely change over time.

Questions? Speak to Mike Farley · mike.farley@homeenergytailor.co.uk · 0770 925 9200

How we worked this out

Every number in this report is traceable. **How the returns are calculated:** for each measure we re-run a full model of your home with and without it, on your real tariff and usage, and take the difference as the annual saving. Payback = net cost (after grants) ÷ annual saving; 10-year return compares ten years of savings to that net cost. The key assumptions and sources:

Baseline	RdSAP assessment, EXAMPLE against your own measured gas use.
Electricity	Half-hourly smart meter data (364 days), annualised; household 1,621 kWh + EV 4,259 kWh forward.
Prices	Domestic gas & electricity from the Ofgem price cap (1 Apr-30 Jun 2026), priced for the South Western region; published supplier tariff rates (Jun 2026). Other fuels & carbon from DESNZ. Heating fuel at 5.8 p/kWh (derived from your own spend). Full price list with sources & dates is in Appendix A.
Weather (typical year)	Your measured space heating is normalised to a typical year using regional heating degree-day data, so an unusually mild or cold year doesn't distort the savings.
Carbon	DESNZ 2025 greenhouse-gas conversion factors (electricity 0.177 kg/kWh).
Heat pumps	Seasonal efficiency (SCOP) 3.2 air-source / 4.0 ground-source for a properly designed low-temperature system, consistent with MCS performance data (MCS 3005 / MCS heat-pump standard).
Air-to-air (single room)	Heating SCOP 4, cooling SEER 6 (UK/EU seasonal scale); modelled as new heat for the unheated room plus a ~5% gas saving from a 2°C overnight setback of the rest of the house. No Boiler Upgrade Scheme grant (single room, not the main system).
Solar PV	Modelled from your actual arrays (West, East and South facing) at regional solar irradiance, giving ~4,886 kWh/yr. Self-consumption is modelled from your own usage, battery and EV, consistent with the MCS estimation approach.
Heat loss	Element-by-element fabric heat loss, thermal bridging and ventilation taken directly from the property's full SAP calculation worksheet (Heat Transfer Coefficient 369 W/K), so the heat-loss basis matches the DEA/EPC exactly.
Insulation savings	Computed for your home by whole-home simulation using element U-values and areas from the SAP worksheet, then cross-referenced against Energy Saving Trust typical-savings figures and MCS guidance. Your figures are property-specific and so will differ from the generic national averages.
Flexibility (DER)	Compatibility of your make/model with axle energy, ev.energy and Intelligent Octopus from each provider's published integration lists (Jun 2026); reward ranges are indicative and confirmed at sign-up.
Grants	Boiler Upgrade Scheme £7,500 for air- or ground-source heat pumps (£9,000 off-gas oil/LPG uplift from Jul 2026), and £2,500 for air-to-air heat pump systems (single-room units do not qualify); ECO4 to Dec 2026; 0% VAT on energy-saving materials to Mar 2027. Eligibility must be confirmed by the installer.
Savings	Each measure is valued by re-simulating the whole home with and without it, so combined savings never double-count. Cumulative package figures assume the recommended sequence.

About these figures. This Made to Measure Energy Report provides estimates for guidance; it is not a quotation, an EPC, or a guarantee of savings. Estimates are derived from your assessment data, your own measured energy use and the data sources above. Energy Saving Trust and MCS figures are cited as independent evidence; we do not claim endorsement by, or accreditation of these estimates by, those bodies. Savings depend on installation quality, weather, future energy prices and how the home is used. Grant and tariff eligibility must be confirmed with the relevant provider. Prepared 18/06/2026 by Mike Farley, Home Energy Tailor; Domestic Energy Assessor accredited via Elmhurst Energy Systems.

APPENDIX A

Cost & energy price assumptions

The savings and payback figures in this report are only as good as the prices behind them. For full transparency, here is every price and data source used, and the month each is based on.

ITEM	VALUE USED	SOURCE	BASED ON
Mains gas unit rate & standing charge	Region-specific, ~5.6-5.9 p/kWh + ~29 p/day	Ofgem default-tariff price cap (regional)	Apr-Jun 2026 cap
Electricity unit rate & standing charge	Region-specific, ~23.7-26.2 p/kWh + ~45-71 p/day	Ofgem default-tariff price cap (regional)	Apr-Jun 2026 cap
Smart / time-of-use tariff rates	Per published supplier tariff, scaled to region	Supplier published rates (Octopus, OVO, EDF, British Gas)	Jun 2026
Heating oil (kerosene)	6.8 p/kWh (~70 p/litre)	DESNZ / industry retail oil price	Q2 2026
LPG (bulk)	10.8 p/kWh	DESNZ quarterly energy prices (QEP) table 4.1.x	Q1 2026
Wood pellets / logs	5.2-7.5 p/kWh	DESNZ biomass price / industry retail	Q1 2026
Carbon intensity (electricity)	0.177 kgCO ₂ e/kWh	DESNZ greenhouse-gas conversion factors	2025 set
Carbon intensity (mains gas)	0.183 kgCO ₂ e/kWh	DESNZ greenhouse-gas conversion factors	2025 set
Heating weather-normalisation	HDD base 15.5 °C, region 5-yr normal vs analysed year	Met Office regional averages / DESNZ degree-day data	Jun 2026 snapshot
Your current electricity tariff	31 p/kWh day, 8 p/kWh night, 57.4 p/day, export 12 p/kWh	Octopus Go	From your bill / Step 4
Your heating fuel rate	5.8 p/kWh, derived from your spend	Mains gas	2025-05-31→2026-05-31

Please note: energy prices change over time. The figures above are a snapshot for the dates shown and will move with the Ofgem cap, wholesale markets, supplier tariffs and government policy. Your actual returns will also vary with the weather, how energy is used in the home, and the quality of each installation. If needed in future, we can reissue this report using your existing RdSAP Energy Report and updated energy data for a discounted fee - please contact us directly at that time.



APPENDIX B

RdSAP Energy Report

The official RdSAP assessment (reference EXAMPLE) for Example home, Cheltenham follows on the next pages. The Made to Measure analysis above is built on, and goes beyond, this standard assessment.

RdSAP Energy Report EXAMPLE .pdf

ENERGY REPORT

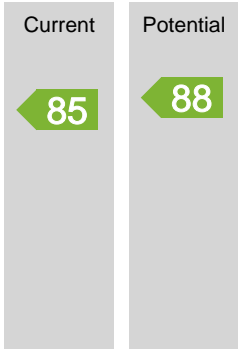
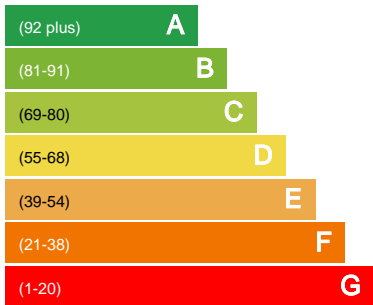
Dwelling Address Reference	Example home, Cheltenham EXAMPLE
Assessment Date	16/06/2026
Submission Date	17/06/2026
Property Type	Detached House
Total Floor Area	146 m ²

This Energy Report has been generated using the UK's National Calculation Methodology for existing dwellings, Reduced data Standard Assessment Procedure (RdSAP). This methodology is used to assess the energy efficiency of existing dwellings which is calculated based on a dwelling's heating, hot water and lighting usage.

This document is not an Energy Performance Certificate (EPC) as required by the Energy Performance of Buildings Regulations.

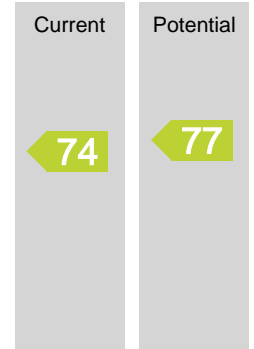
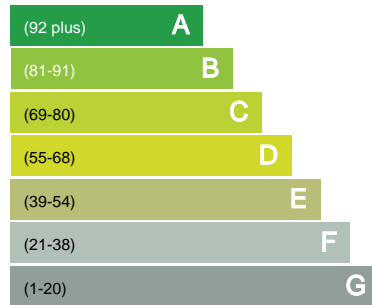
Energy Efficiency Rating

Very energy efficient - lower running costs

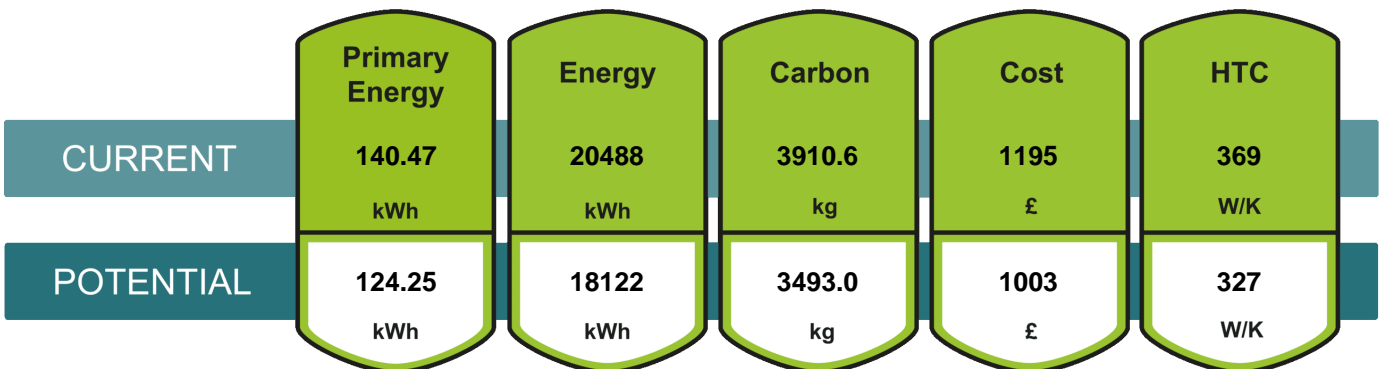


Carbon Dioxide (CO₂) Emissions Rating

Very environmentally friendly - lower CO₂ emissions







Additional ratings for your home



Recommendations





The recommended measures provided below will help to improve the energy efficiency of the dwelling. To reach the dwelling's potential energy rating all of the recommended measures shown below would need to be installed. Having these measures installed individually, or in a different order, may change the result when compared with the cumulative potential rating.

Recommended measures	Cumulative savings (per year)	Cumulative rating	Typical costs	Incremental savings (per year)	Cumulative CO2 rating
Internal wall insulation	£107	 B 86	£7,500 - £11,000	£107	 C 75
Floor insulation (solid floor)	£193	 B 88	£5,000 - £10,000	£86	 C 77

The typical cost is based on average installation prices across the country so may not be representative of the actual costs in your area.

Estimated energy costs of the dwelling

The table below shows the estimated running costs of the space and water heating and lighting within the dwelling. It does not include the energy used from household appliances. The estimated annual costs after potential improvements indicates the total energy cost if all recommended measures named above were installed.

	Estimated annual costs	Estimated annual costs after potential improvements	Potential future savings
Lighting 	£95	£95	
Heating 	£1874	£1677	
Hot Water 	£268	£268	
New Technologies e.g. Impact of PV	£0	£0	
TOTAL	£1195	£1003	

Estimated energy demand

Heating & Hot water

Heating & hot water usually makes up the majority of energy demand in property. These figures show the usage for this property, based on standard assumptions.



Space Heating

15805

kWh per year



Water Heating

3083

kWh per year

About this document

Created by:

Company/Trading name:

Phone number:

Email address:

Mr. Michael Farley

Home Energy Tailor

07709259200

mike.farley@homeenergytailor.co.uk

Disclaimer

This Energy Report should not under any circumstances be treated as a Condition Survey and cannot be used to indicate that any element of the dwelling (e.g.heating system) is working correctly.

This Energy Report must not be used in situations where an Energy Performance Certificate (EPC) is required.

This Energy Report is generated from a set of data inputs which may not reflect the actual dimensions, services or construction of the dwelling.

The calculation used to generate this report reflects the RdSAP Methodology current at the time of report generation.

Glossary terms for additional metrics

Primary Energy	The measure of the energy required for lighting, heating and hot water in a property. This includes the efficiency of the property's heating system, power station efficiency for electricity and the energy used to produce the fuel and deliver it to the property.
Energy Used	The estimated amount of fuel energy for lighting, heating and hot water for the property. The estimate is based on typical usage which is likely to be different to actual consumption.
Carbon (CO2)	The current emissions based on the energy estimates.
Cost	The estimated cost of energy. The cost of each unit of fuel is based on an industry standard which is likely to be different to those the occupier actually pays.
Heat Transfer Coefficient	Heat flow through the property envelope where internal and external temperatures are different.