

Energy efficient homes snapshot

by Kirstie Ross, TSB's Sustainability Lead

The Department for Energy Security and Net Zero (DESNZ) published their [Solar Roadmap](#) in June, with residential rooftop solar a key focus area. Alongside lower electricity bills, additional benefits for householders from solar include improved Energy Performance Certificate (EPC) scores and the potential for increased property valuation. One of several actions in the Roadmap relevant to the mortgage sector is for government and industry to work together with the Royal Institute of Chartered Surveyors (RICS) to ensure that solar is valued properly on residential properties.



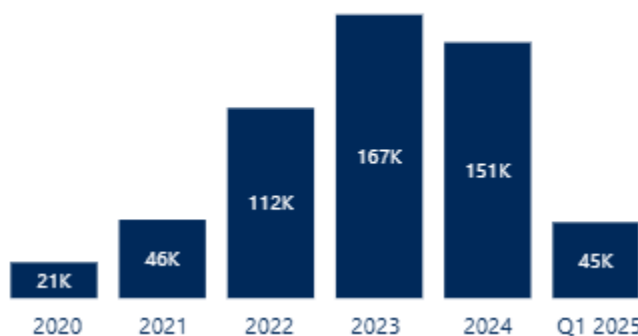
The value of solar property

- Solar Energy UK, the trade association for the solar sector, found through research, published in their report **The Value of Solar Property**, that "a typical home could increase its sales price by at least £1,800."
- The Report called on RICS to update its valuation model for homes in line with the evidence presented in the Report.
- In its 2025 Solar Roadmap, DESNZ have now taken the action to collaborate with RICS "to standardise valuation practices, reflecting the true benefit of solar in the housing market".

↑£1,800

UK residential rooftop solar installations

MCS Registered Installations



New builds to have solar panels by default

- In June, the government confirmed new build homes will have solar panels installed by default.
- The Future Homes Standard, to be published in the Autumn, will include solar, meaning the vast majority of new build homes will have them installed.
- On the basis that a typical UK home could save a round £530 a year with rooftop solar (based on the current energy price cap), the conversation is turning towards the positive impact this will have on affordability for new home buyers



Solar installation costs

- According to the Solar Roadmap there has been a 27% reduction in costs of solar installations, "the cost of a typical 3.5kW rooftop solar installation was around £9,000 in 2013 (adjusted to 2024 prices), but prices have fallen over the last decade to £6,500 in 2024/25".
- The Roadmap identifies however that upfront costs remain one of the key barriers to households deploying solar; the Government has therefore taken an action to help households take up measures like solar through the Warm Homes Plan, the full details of which will be set out in October – we'll provide an update in a future Snapshot.

-27%

Case study

Earlier this month, our customer applied for **additional borrowing for home improvements**. Our Mortgage Advisor discussed the plans for their home and introduced TSB's **partnership with Snugg** and how to get a free home energy improvement plan. After submitting their application, our customer created their personalised plan. This prompted them to ask about **increasing their borrowing to include solar panels** as part of the improvements, and to help reduce their future energy bills. The adjusted monthly payment was still well within budget, and our customers were delighted they'd been referred to Snugg as they **hadn't considered solar panels, but they will now be saving on their electricity bills in the future, making them more money confident**.



Find out more

Energy Smart Homes – Solar Energy webinar

Are you interested in finding out more about solar energy and how it can benefit your clients?

Join us on **Thursday 18th September at 6pm** to hear how TSB and Snugg can support your clients on their journey to discovering if solar energy is right for their homes. Sign up [here](#)

This webinar will help you understand the benefits and the process, so you can then signpost your clients confidently.

Look out for our other webinar on energy efficient homes coming soon.

