

# Energy Performance Certificate (EPC)

# Scotland

Dwellings

12 SMITHFIELD PLACE, LOSSIEMOUTH, IV31 6DG

**Dwelling type:** Top-floor flat  
**Date of assessment:** 16 January 2026  
**Date of certificate:** 19 January 2026  
**Total floor area:** 43 m<sup>2</sup>  
**Primary Energy Indicator:** 183 kWh/m<sup>2</sup>/year

**Reference number:** 2616-8629-8000-0216-1296  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** No system present: electric heaters assumed

## You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years\*

£4,305

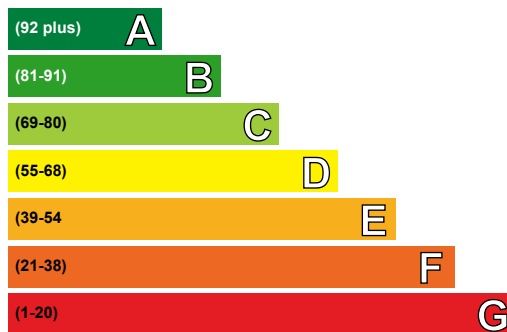
See your recommendations report for more information

Over 3 years you could save\*

£1,932

\* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

Very energy efficient - lower running costs



Not energy efficient - higher running costs

| Current | Potential |
|---------|-----------|
| 58      | 80        |

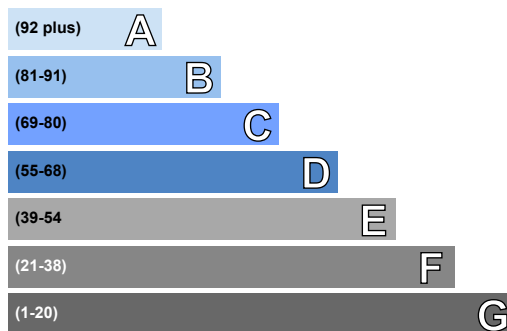
## Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band D (58)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Very environmentally friendly - lower CO<sub>2</sub> emissions



Not environmentally friendly - higher CO<sub>2</sub> emissions

| Current | Potential |
|---------|-----------|
| 89      | 92        |

## Environmental Impact (CO<sub>2</sub>) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band B (89)**

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

## Top actions you can take to save money and make your home more efficient

| Recommended measures                                | Indicative cost | Typical savings over 3 years |
|-----------------------------------------------------|-----------------|------------------------------|
| 1 Increase loft insulation to 270 mm                | £900 - £1,200   | £429.00                      |
| 2 Add additional 80 mm jacket to hot water cylinder | £20 - £40       | £141.00                      |
| 3 High heat retention storage heaters               | £800 - £1,600   | £1362.00                     |

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit [greenerscotland.org](http://greenerscotland.org) or contact Home Energy Scotland on 0808 808 2282.

**THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE**

## Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

| Element               | Description                                 | Energy Efficiency | Environmental |
|-----------------------|---------------------------------------------|-------------------|---------------|
| Walls                 | Timber frame, as built, insulated (assumed) | ★★★★☆             | ★★★★☆         |
| Roof                  | Pitched, 100 mm loft insulation             | ★★★★☆☆            | ★★★★☆☆        |
| Floor                 | (another dwelling below)                    | —                 | —             |
| Windows               | Fully double glazed                         | ★★☆☆☆☆            | ★★☆☆☆☆        |
| Main heating          | No system present: electric heaters assumed | ★☆☆☆☆             | ★★★★★★        |
| Main heating controls | None                                        | ★☆☆☆☆             | ★☆☆☆☆         |
| Secondary heating     | Portable electric heaters (assumed)         | —                 | —             |
| Hot water             | Electric immersion, standard tariff         | ★☆☆☆☆             | ★★★★★★        |
| Lighting              | Below average lighting efficiency           | ★★☆☆☆☆            | ★★☆☆☆☆        |

## The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

## The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 17 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 0.7 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

## Estimated energy costs for this home

|               | Current energy costs | Potential energy costs | Potential future savings                                                            |
|---------------|----------------------|------------------------|-------------------------------------------------------------------------------------|
| Heating       | £2,400 over 3 years  | £1,215 over 3 years    |  |
| Hot water     | £1,764 over 3 years  | £996 over 3 years      |                                                                                     |
| Lighting      | £141 over 3 years    | £162 over 3 years      |                                                                                     |
| <b>Totals</b> | <b>£4,305</b>        | <b>£2,373</b>          |                                                                                     |

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

## Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

| Recommended measures                                              | Indicative cost | Typical saving per year | Rating after improvement                                                              |                                                                                       |
|-------------------------------------------------------------------|-----------------|-------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|                                                                   |                 |                         | Energy                                                                                | Environment                                                                           |
| 1 Increase loft insulation to 270 mm                              | £900 - £1,200   | £143                    |  |  |
| 2 Add additional 80 mm jacket to hot water cylinder               | £20 - £40       | £47                     |  |  |
| 3 High heat retention storage heaters and dual immersion cylinder | £800 - £1,600   | £454                    |  |  |

## Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to [www.greenerscotland.org](http://www.greenerscotland.org).

## About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

### 1 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)).

### 2 Hot water cylinder insulation

Increasing the thickness of existing insulation by adding an 80 mm cylinder jacket around the hot water cylinder will help maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. The jacket should be fitted over the top of the existing foam insulation and over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

### 3 High heat retention storage heaters

Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the national wiring standards. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified electrical heating engineer. Ask the engineer to explain the options, which might also include switching to other forms of electric heating.

## Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

**LZC energy sources present:** There are none provided for this home

## Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

| Heat demand                  | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|------------------------------|-------------------|---------------------------|----------------------------------|---------------------------------|
| Space heating (kWh per year) | 2,813.73          | N/A                       | N/A                              | N/A                             |
| Water heating (kWh per year) | 2,067.66          |                           |                                  |                                 |

## About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst ([www.elmhurstenergy.co.uk](http://www.elmhurstenergy.co.uk)), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting [www.scottishepcregister.org.uk](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

|                             |                                                                                  |
|-----------------------------|----------------------------------------------------------------------------------|
| Assessor's name:            | Mr. Michael McDonald                                                             |
| Assessor membership number: | EES/009379                                                                       |
| Company name/trading name:  | D M Hall Chartered Surveyors LLP                                                 |
| Address:                    | 27 High Street<br>Toryglen<br>Elgin<br>IV30 1EE                                  |
| Phone number:               | 01343 548501                                                                     |
| Email address:              | <a href="mailto:michael.mcdonald@dmhall.co.uk">michael.mcdonald@dmhall.co.uk</a> |
| Related party disclosure:   | No related party                                                                 |

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

## Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at [www.scottishepcregister.org.uk](http://www.scottishepcregister.org.uk), with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at [www.gov.scot/epc](http://www.gov.scot/epc).

## Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greenerscotland.org](https://www.greenerscotland.org) or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

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