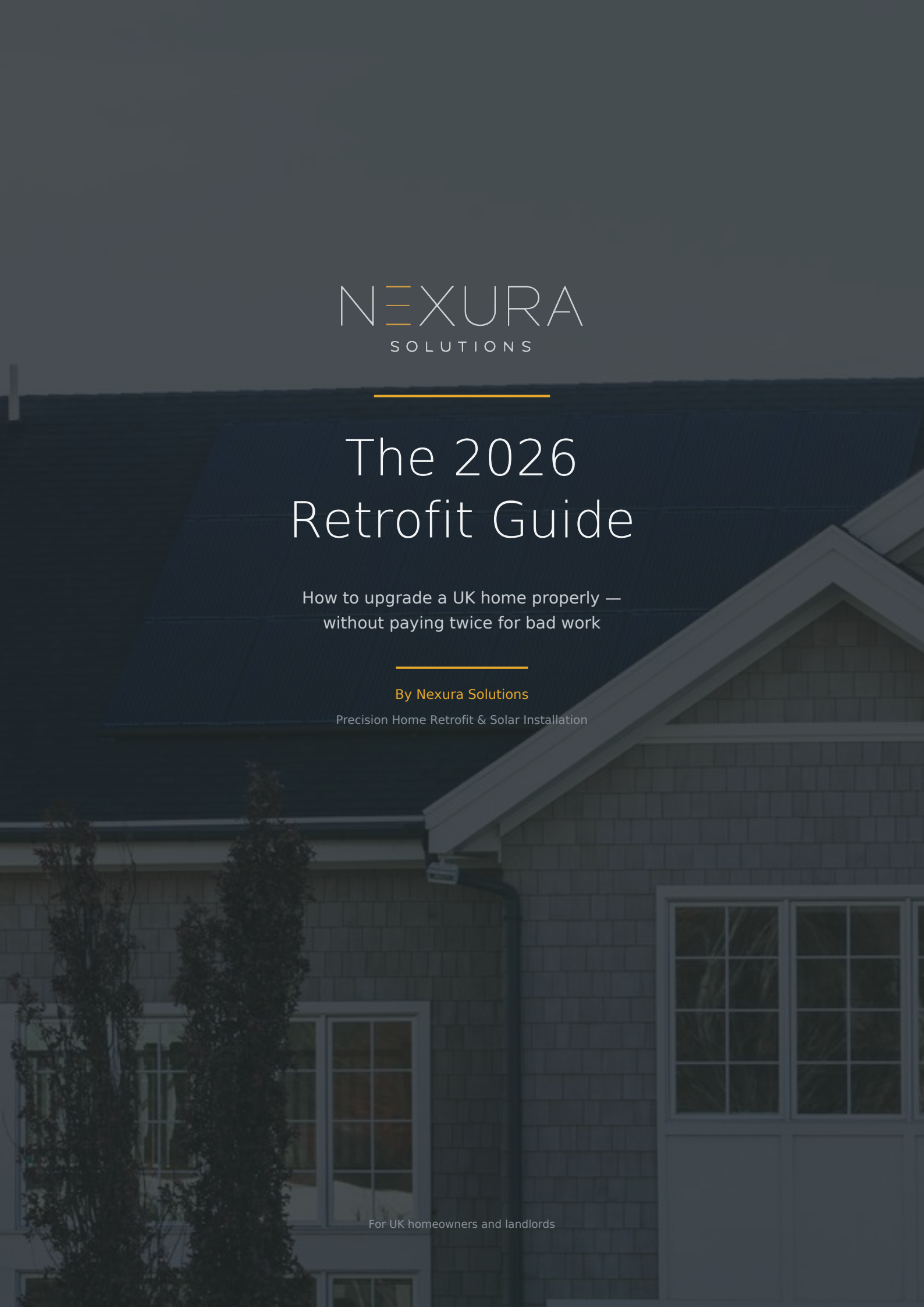

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# The 2026 Retrofit Guide

How to upgrade a UK home properly — without paying twice for bad work

By Nexura Solutions

Precision Home Retrofit & Solar Installation

For UK homeowners and landlords

# Most retrofit advice starts in the wrong place

The UK home retrofit market is growing fast. Government incentives, rising energy prices, and tightening rental regulations are driving hundreds of thousands of homeowners and landlords to consider upgrades. But too much of the advice available starts with the product — not the building.

Solar panels are sold without checking the roof. Heat pumps are specified before anyone has calculated heat loss. Insulation is layered over damp, degraded materials that should have been removed years ago. The result is a market full of underperforming installations, frustrated homeowners, and repeat costs that should never have been necessary.

Real performance depends on the condition of the property first. New insulation, solar, or heating installed over hidden defects can create expensive rework later. A good retrofit is not a shopping list of products — it is a structured process that starts with understanding what you are working with.

Nexura's approach starts with the building, not the sales pitch. We survey, strip back where needed, upgrade the fabric, and only then specify the systems that sit on top. This guide will walk you through that process — the right order, the common mistakes, and what to look for when choosing a contractor.

> **This guide will show you the right order to plan a retrofit, what to avoid, and when each measure makes sense.**

# Is your property retrofit-ready?

Use this checklist to determine whether your property could benefit from a structured retrofit assessment. These are the conditions and circumstances that typically indicate a retrofit would deliver real, measurable improvement.

**You're likely ready to look at retrofit if:**

- [ ] Your EPC rating is D, E, F, or G
- [ ] Some rooms are always noticeably colder than others
- [ ] You have condensation, damp, or mould concerns
- [ ] Your loft, cavity, or insulation history is unclear or unknown
- [ ] Your roof may need repair or replacement in the next few years
- [ ] You want solar but aren't sure if the roof is structurally ready
- [ ] You are considering a heat pump but haven't had a heat loss calculation
- [ ] You're a landlord thinking about EPC compliance for 2026 or beyond
- [ ] Your energy bills feel disproportionately high for the size of your home

> **If you ticked three or more, your next step should not be a quote for one product — it should be an assessment of the property as a whole.**

# The most expensive retrofit mistake is installing over hidden problems

Thousands of UK homes have had retrofit measures installed on top of problems that were never identified. The cost of fixing these issues after installation is almost always higher than doing it right the first time. Here's what we see — and what we recommend instead.

### × The Wrong Way

- New insulation over damp or failed materials
- Solar installed on a roof that needs repair
- Heat pump specified before heat loss calculation
- Single-measure upgrades with no joined-up plan
- No survey, no documentation, no accountability

### ✓ The Right Way

- Survey the property thoroughly first
- Strip back failed materials where needed
- Upgrade the building fabric before systems
- Confirm suitability at every stage
- Then specify solar, heating, and storage

*Failed insulation stripped back during a Nexura Building Detox assessment*

# The right order matters

A good retrofit is not a shopping list. It is a sequence. Each step depends on the one before it. Skip a stage and the measures that follow will underperform — or fail entirely.

**01** **Assess the property**
Survey, EPC baseline, moisture checks, roof condition, suitability review. Understand what you're working with before specifying anything.

**02** **Strip back where needed**
Remove failed insulation, damp materials, and legacy defects. Our Building Detox protocol ensures a clean structural baseline.

**03** **Improve the building fabric**
Loft, floor, wall, cavity, junctions, vapour control. The thermal envelope must be right before systems go in.

**04** **Secure the roof and envelope**
Structural roofing work, waterproofing, solar-ready mounting. The roof must outlast the installation above it.

**05** **Add generation and storage**
Solar PV and battery storage, sized to the property and usage patterns. Designed as a system, not isolated products.

**06** **Upgrade heating properly**
Heat pump only once fabric and heat-loss calculations confirm the home is ready. Not before.

**"A good retrofit is not a shopping list. It is a sequence."**

# What each measure actually does

### Insulation Removal
Solves: Creates a clean structural start
When: When existing materials have failed, are damp, or compressed
Common mistake: Installing new materials over old without checking condition

### Insulation
Solves: Reduces heat loss through the envelope
When: When the thermal envelope is incomplete or underperforming
Common mistake: Leaving thermal bridges at junctions and penetrations

### Roofing
Solves: Protects structure and enables solar
When: When the roof needs repair or solar is planned
Common mistake: Fitting panels on a roof that should have been repaired first

### Solar PV
Solves: Generates electricity from the roof
When: When roof is sound and orientation is suitable
Common mistake: Specifying panels using averages, not site-specific data

### Battery Storage
Solves: Stores surplus power for later use
When: When solar is installed and self-consumption is the goal
Common mistake: Oversizing the battery beyond actual consumption profile

### Cavity Wall
Solves: Cost-effective wall upgrade
When: When the property has suitable, unobstructed cavities
Common mistake: Filling unsuitable cavities without a proper survey

### Heat Pumps
Solves: Low-carbon heating for ready homes
When: When building fabric is upgraded and heat loss is calculated
Common mistake: Installing before fabric and emitters are assessed

# A proper retrofit assessment is not a quick sales visit

Most contractors will visit your property, measure a few rooms, and send you a quote within the week. That's not an assessment — it's a sales process with a tape measure. A genuine retrofit assessment takes time, because it's designed to understand the building before recommending anything.

- **Property type and age review**
  Understanding construction methods, wall type, and historical context
- **EPC baseline assessment**
  Current energy performance rating and what's driving the score
- **Structural observations**
  Roof condition, wall integrity, visible defects, and access requirements
- **Moisture and defect awareness**
  Damp readings, condensation patterns, mould indicators
- **Existing insulation condition**
  Type, age, coverage, and performance of installed materials
- **Roof suitability for solar**
  Orientation, shading, structural load capacity, and condition
- **Solar and battery specification**
  System sizing based on real irradiance data and consumption
- **Heating system suitability**
  Heat loss calculation, emitter assessment, heat pump readiness
- **Indicative scope and sequencing**
  What needs to happen, in what order, and why
- **Realistic cost planning**
  Honest cost ranges based on actual scope, not assumptions

> **If the contractor can price the job without understanding the property, the price is not the real risk — the assumptions are.**

# EPC improvement is useful — but only when it reflects real performance

EPC ratings are a useful benchmark, but they don't tell the whole story. An EPC measures predicted energy costs based on standardised assumptions — not actual consumption. Two homes with the same rating can perform very differently depending on construction quality, occupancy patterns, and the condition of installed measures.

Some upgrades move the EPC score significantly — loft insulation and solar PV, for example. Others, like cavity wall insulation, may have a large real-world impact but a smaller effect on the certificate. The key is to focus on actual performance improvement, not just certificate movement.

Nexura's approach is to use EPC as one metric among several. We project the likely post-retrofit rating, but we also assess real heat loss, real energy consumption, and real fabric condition. The goal is a home that performs better — not just one that scores better on paper.

### Example: E-Rated Semi-Detached House

**Likely pathway:** Insulation removal + new insulation + roof readiness + solar PV

**Possible outcome:** Improved EPC to Band B or C, lower energy waste, increased asset value

**Estimated saving:** £800 – £1,200 per year on energy bills (property dependent)

**Important note:** Actual outcome depends on property condition and chosen specification

*MCS-accredited solar PV installation — designed for maximum yield on UK-facing roofs*

# For landlords: compliance is one issue. Asset performance is the bigger one.

The Minimum Energy Efficiency Standards (MEES) require all privately rented properties in England and Wales to hold an EPC rating of E or above. The Government has proposed tightening this to EPC C for new tenancies by 2026 and all tenancies by 2028. The maximum civil penalty for non-compliance is £30,000 per property.

**Now**
**EPC E**
Current minimum for all tenancies
In force

**2026**
**EPC C**
Proposed for new tenancies
Proposed

**2028**
**EPC C**
Proposed for all tenancies
Proposed

- Doing the minimum to scrape from F to E — or D to C — creates repeat cost when standards tighten again
- Phased, fabric-first planning makes more financial sense across a portfolio than patchwork upgrades
- Nexura manages tenant scheduling, void periods, and multi-property coordination as standard
- Full compliance documentation provided: EPC certificate, MCS certificate, guarantees, photographic record

**For landlords, the goal is not just to pass. It is to upgrade once and hold the result.**

# Before you accept a quote, ask these questions

Not all retrofit quotes are equal. Some are based on a thorough understanding of your property. Others are based on assumptions, shortcuts, and a desire to close the sale quickly. Use this checklist to evaluate any quote you receive — including ours.

**01** Was there a genuine on-site survey, or just a quick sales visit?

**02** Was moisture, damp, or structural condition considered?

**03** Is the contractor specifying one measure in isolation, or a joined-up plan?

**04** Has the roof been checked before solar panels are quoted?

**05** Has heat loss been calculated before a heat pump is recommended?

**06** Will there be photographic documentation of work carried out?

**07** Is there independent inspection, or only self sign-off?

**08** Are guarantees, warranties, and certification clearly stated?

**09** Is the plan sequenced in the right order — fabric first, then systems?

**10** Are the assumptions behind the quote explained and documented?

# Why Nexura starts where others don't

Most retrofit contractors start with the product they want to sell. Nexura starts with the building you already have. This distinction shapes everything — from how we survey, to how we sequence, to how we guarantee the result.

### Building Detox Protocol

Strip, treat, document, then rebuild. Every Nexura project involving insulation or internal works begins with our Building Detox protocol. We remove failed materials, treat underlying issues, and create a photographic record before any new installation begins. This is not optional — it is the foundation of everything we do.

### Joined-Up Delivery

Insulation, roofing, solar, battery storage, and heating — considered together, delivered in the right order. Because we provide the full range of retrofit services in-house, there's no coordination between trades, no finger-pointing, and no gaps between disciplines.

### Transparency as Standard

Every Nexura job is photographically documented before, during, and after installation. You receive a full visual record of the condition we found, the work we carried out, and the standard we left. No ambiguity, no assumptions, no hidden work.

### Independent Standards

We hold MCS, TrustMark, PAS 2030, PAS 2035, RECC, and NAPIT accreditations. Every installation is subject to third-party inspection. Our performance is independently verified — not self-assessed.

MCS • TrustMark • PAS 2030 • PAS 2035 • RECC • NAPIT

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# Get a property-specific retrofit plan

- 90-minute on-site survey by a qualified assessor
- Accurate retrofit scope based on real property data
- Indicative cost plan with phased options
- Projected EPC outcome and energy saving estimate
- No-pressure next-step recommendation

## Book a Precision Assessment

To discuss your project or arrange a 90-minute on-site survey:


Phone
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Email
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Website
**nexurasolutions.co.uk**

Address
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Bournemouth BH1 2EF


**Better decisions start with the property, not the product.**