

HOMES FOR MODERN LIVING

CASE STUDIES 2025/26



OVERVIEW

Homes for Modern Living (HfML) is Midland Heart’s flagship award winning investment programme. It’s aim is to enhance comfort, efficiency, and resilience of older homes as part of Tenants at Heart.

In its first year, the programme targeted **300 properties for upgrades to EPC C or above, improving:**

-  **Insulation**
-  **Ventilation**
-  **Tackling damp and mould**
-  **Completing major works**

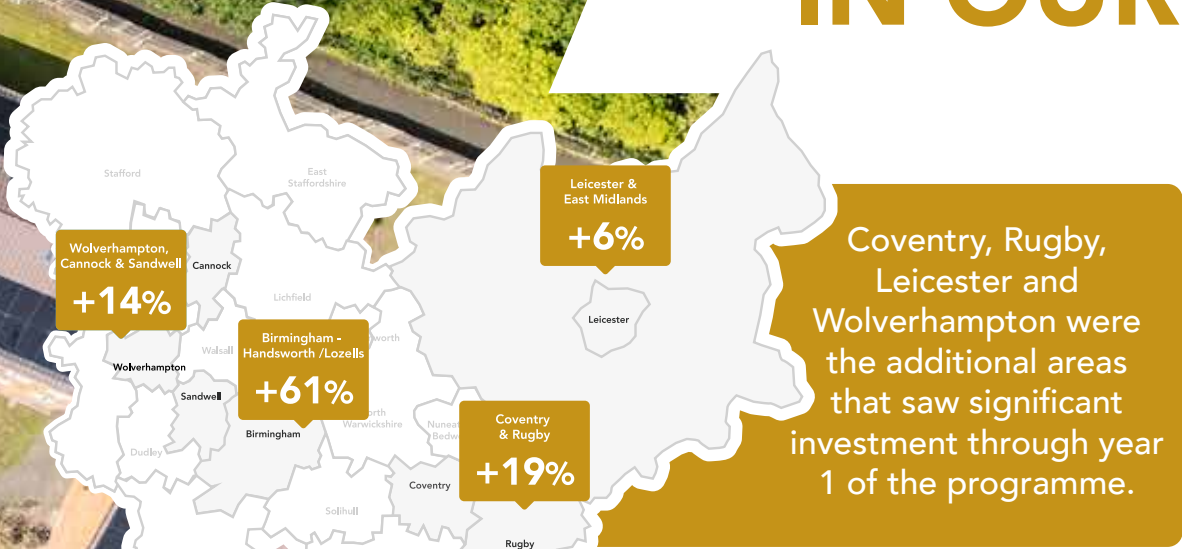
The programme also modernises interiors and outdoor spaces, adds better lighting and security, and reduces energy usage. Properties are selected based on age, energy performance, and repair history; works are coordinated to avoid repeated visits and limit tenant disruption.



TARGETED INVESTMENT IN OUR COMMUNITIES

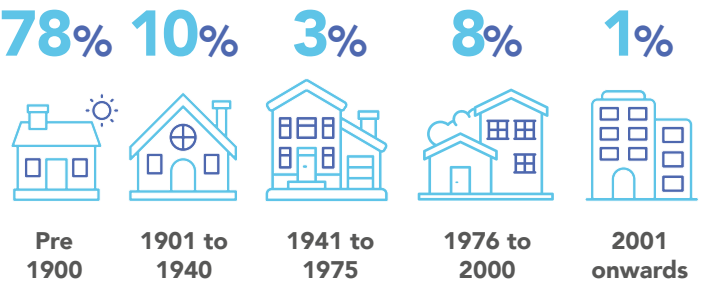
The programme spans across our portfolio and has been concentrated into our most deprived areas. Year 1 focused on the areas of Handsworth and Lozells, with over 50% of our works taking place in these areas. Working with the Tenancy Team, we aligned our delivery with “Quality services with local impact”.

HfML won the Residential Development Award at the RICS West Midlands Regional Awards in June 2026. The judges recognised what has been delivered to date. Praising the work to deliver high quality homes which meet local needs, the approach to sustainability, and the impact our investment has made on tenants lives.



Coventry, Rugby, Leicester and Wolverhampton were the additional areas that saw significant investment through year 1 of the programme.

This programme has been focused on our oldest homes with over three quarters of our delivery are home pre-WW1.



TENANT OUTCOMES



The programme has delivered measurable and long-lasting outcomes to our homes that will benefit from our **£7m investment** during year one:



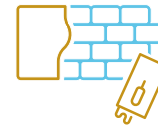
All homes were upgraded to EPC C or higher by an average of c.8 SAP points, making them warmer, more energy efficient, and cheaper to run. On average tenants will save **£232 per year** on their energy bills (based on today's prices).



Across the delivery of year 1 we have increased over 2,500 SAP points which is **estimated to save our tenants £77k in total**.



Damp and mould issues were identified and resolved by tackling the root causes. In the programme, 13% of homes had reported three or more damp and mould cases in the previous two years, and seven additional unreported cases were also found and rectified.



The **upgrades exceeded** the recently consulted **Decent Homes 2 standard** (due 2035), including fully replastered walls and new floor coverings.



Video doorbells and **solar-powered outdoor lighting** were installed to help residents **feel safer** at home.



Outdoor spaces were **improved** to be practical, attractive, and easy to maintain.



We completed fitting over **900 components to our properties** which included 162 PV systems and 300 loft insulation top ups.



TENANT PERSPECTIVE: IMPROVING OUR LIVES THROUGH MEANINGFUL CHANGE

“Recently, I visited sites in Wolverhampton, and it struck me how much has changed since I first moved into a similar property decades ago. The improvements are remarkable—back then, we didn’t even have double glazing, and now some homes have triple glazing.

What impresses me most is how Midland Heart identifies homes that need extra investment and follows through by combining what will also help the family who live there. I visited a scheme in Cannock where new windows were installed to cut down on traffic noise. It’s reassuring to know that this kind of attention continues, and that the organization consults tenants rather than just telling us what will happen. When

upgrades are completed, an old home can feel brand new—even if it’s stood for a century.

The ongoing work is genuinely inspiring. I’m not alone in feeling this way; even the Regulator of Social Housing who visited recently recognised the positive impact. Since the programme began, I haven’t hesitated to share my appreciation for what Midland Heart is doing. It’s clear that the focus is on improving the quality of life for tenants, and I’m proud to be part of this journey.”

Trevor Stanley,
Chair of My Impact



“

As a tenant who’s been involved with Midland Heart for many years, I’ve seen first-hand how the work being done truly makes a difference in our lives. I always feel comfortable voicing concerns when things aren’t right, and I appreciate that Midland Heart listens and responds.

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ENHANCING REPAIR MANAGEMENT IN YEAR 2

The Retrofit Team will conduct monthly reviews of repair reports for properties that have undergone the HfML programme. These reviews are designed to ensure that all defects are properly identified and managed through the HfML Contract. This proactive approach aims to maintain high standards and reduce the recurrence of issues related to recent works. This upfront investment should help to manage the demand of future repairs.



QUALITY & VALUE FOR MONEY

The HfML programme represents a significant capital investment in our homes. To ensure this investment delivers consistently high standards and demonstrable value for money, we commissioned an independent specialist, Box Projects, to undertake quality assurance and value assessments.

Box Projects will be retained to continue providing independent assurance as the programme progresses. They have shown us that the quality of work is generally of a good standard, but gives room for improvement in terms of how contractors manage the project with each tenant and communication to explain the processes could be better.





LOOKING AHEAD AND NEXT STEPS

Year 2 delivery will continue with a programme of 300 properties to bring the overall total to 600 out of 1,500. In addition to this work has commenced on a small number of converted properties that would make ideal larger family homes through a programme of 'deconversions'.



BEFORE: TWO FLATS

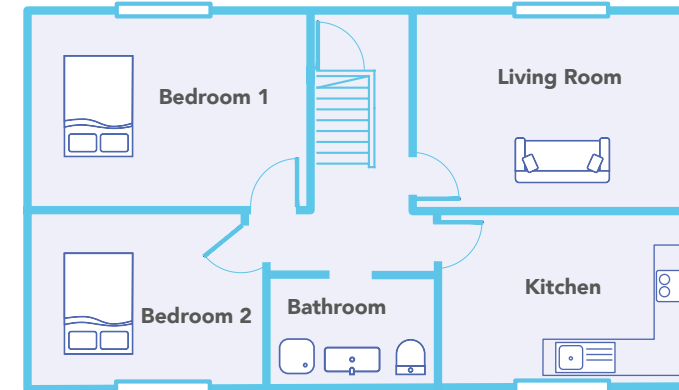
Split into flats = more noise,
more complaints, less stability.



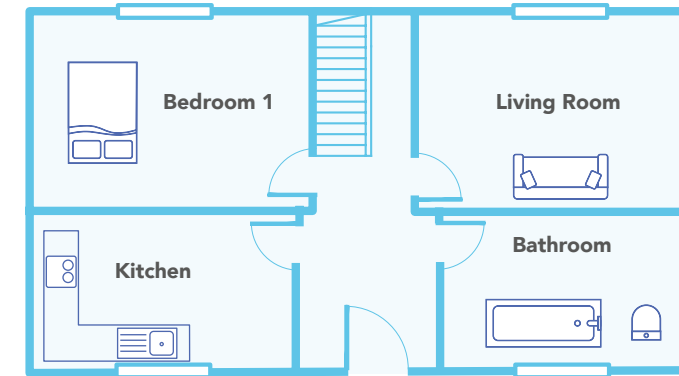
AFTER: FAMILY HOME

One family home = more space,
stronger families, better communities

FIRST
FLOOR



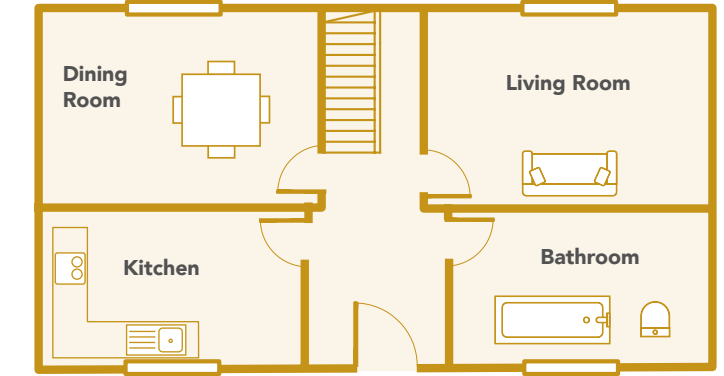
GROUND
FLOOR



FIRST
FLOOR



GROUND
FLOOR





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