

ENERGY EFFICIENCY

AND AFFORDABILITY RETROFIT

CASE STUDIES 2025/26





OVERVIEW

Here at Midland Heart, we have the highest proportion of pre-war homes of any housing association in the UK, meaning we face a unique challenge to bring them up to today's living standards.

With these challenges mind, through our high-profile Retrofit and Homes for Modern Living programmes, we are therefore prioritising a £100million investment in these oldest and least energy efficient homes to 2030.

In 2025 alone, we will have upgraded around 1,200 homes to EPC C, with 300 of these also receiving measures that deliver modern refurbishments like new kitchens and bathrooms, decorative changes, and other modern comforts and component adaptations that our tenants tell us they want. This year, supported by appropriate grants, we have already invested £2.4million in around 1,500 energy efficiency measures including solar PV, solid wall insulation and triple glazed windows - improving the proportion of our homes that are EPC C or above to our year one 83% target by November 2025.

These energy efficiency measures are carefully selected per property, taking into consideration the existing property configuration and tenant needs. By doing this we can specify the most appropriate/effective measures for each individual home, such as PV, solid wall or loft insulation, IWI, EWI, Triple Glazing and LED Lighting.

We have unique challenges, but are overcoming these complexities to not only deliver modern homes, but improve energy efficiency and therefore more comfortable living for the long term, meeting our tenants' needs.

AN EXAMPLE HOME

Solid wall insulation approach case study: 209 Stoney Stanton, Coventry – SHDF Wave 2 Project completed in September 2025.

This Coventry property was scheduled for SHDF works, including both external and internal wall insulation (EWI and IWI) and new windows.

As the tenant is employed by the NHS, and often undertakes night shifts, we adjusted our programme to accommodate her schedule, which presented some logistical challenges. On several occasions, the subcontractor failed to attend as scheduled, which caused frustration for the tenant as her children were staying with her parents while the works were being carried out.

In response, our team intervened and maintained a daily presence at the property to closely manage progress and minimise disruption to the tenant's routine.

For an entire week, we were on site daily to ensure all activities were completed as planned and that communication remained consistent throughout. Additionally, the bathroom was in poor condition, so we took the opportunity to replace it while the property was open for works.

The outcome

Despite the works programme taking longer than originally anticipated, the tenant expressed her gratitude and appreciation for the completed improvements, noting the quality of the finish and the team's efforts throughout.

She also highlighted the expected benefits in terms of energy efficiency and how the upgrades will help keep her home warmer, particularly during the winter months. This will also raise the EPC rating to C.

In total £40,000 was invested in the property including using a complementary £10,000 of grant under SHDF Wave 2.



"Just wanted to say thank you so much for all your support, for listening to me and getting things done. You've been fab. Thank you."



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