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THE BALANCING ACT



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CHANGING WORLD AND HOW RISK MANAGERS CAN GET INVOLVED

**Rod Penman, Head of Public Services
Zurich Municipal**



The world of risk is changing - issues to consider

Alternative energy

- Community heating schemes
- Waste to energy
- Hydrogen
- Heat pumps
- Solar panels/farms
- Wind farms

Digital

- Data protection
- Cyber
- Robotics & AI
- Digital health/care

Pandemic recovery

- Harnessing the community
- Electric scooters
- Cycle lanes
- 15 minute community

Commercialisation

- Changing nature of your property portfolio
- Local authority trading companies - financial stability

Construction

- Modern methods of construction
- Permitted development rights
- Cladding
- Green roofs

People & workplace

- Agile/flexible working
- Working from home
- Mental health & mental fitness
- Lone working
- Communication

Fleet/Motor

- Electric vehicles including try before you buy schemes
- Hydrogen powered vehicles
- Telematics

Permitted Development Rights



Key Questions

- Is your organisation intending to convert any office or retail premises, to housing?
 - If yes, is your organisation clear as to the potential risks around Permitted Development Rights? PDR is normally done by property developers - who within your organisation is involved?
- As building regulations for commercial premises and living accommodation are different, the original building may not meet regulations for residential properties
 - How are building control reflecting this in their inspections and approvals? Building regulations and standards are minimum requirements, not benchmarks. Will your organisation seek to go beyond the minimum standards to ensure the homes are of suitable standard?
 - How will building control monitor and enforce the requirements? Or will the development be self-certified?
 - Building control will also be involved in requirements of the upcoming Building Safety Bill - is there sufficient manpower to cater with significantly increased workload and accountabilities.

Permitted Development Rights continued...

- New homes have to meet space standards which can differ. How is this being monitored within your organisation?
 - A one person/one bed home must be a minimum of 37 square metres - can this be catered for within the development(s)
 - If smaller space is being used, have aspects such as social distancing, spread of infectious diseases, impact on living and cooking space etc. been considered?
- Has fire compartmentation been considered? Office buildings often have suspended ceilings. How is that being considered and what additional fire stopping is being introduced?
- Has access to light been considered?
 - Retail premises are often long & deep - how can you ensure enough natural light for housing?
 - Office premises tend to have larger than normal windows thus how do you ensure whether there could be too much light for housing?

Permitted Development Rights continued...

- If the building has air conditioning, how will that function post-conversion?
 - Will every flat have air con?
 - Will the air con function correctly throughout the building?
 - Does the amount of glass mean the home will be excessively hot in the summer and difficult to heat in the summer?
- How is the plumbing being extended? Have escape of water implications been considered and mitigated?
- Has the designing out of crime been considered? Offices tend to have ‘nooks and crannies’ which ordinarily wouldn’t have been prevalent in housing.
- Have you engaged with your insurer at the design stage to ensure the development meets their requirements?
- Does the building have any cladding or insulation which may present a danger or create insurance difficulties? Does your organisation have an agreed policy in this area?



Work group exercise

- We will now break up into groups
- There will be 1 or 2 ZM employees in the room who will scribe for you
- As a group, pick one of the risks from the list I showed earlier, or better still one of your own
- What are the key questions you believe you need to ask to
 - (a) get involved in the internal discussion within your organisation, and
 - (b) to ensure that you get a ‘seat at the table’ to help identify and manage the risk?
- As well as the questions, try and think of some pointers as to why you are asking the question
- 25 minute discussion and then we’ll come back into the overall group and take feedback
- We will pull all of the output together and issue it to you via ALARM, to give you an aide memoire across a range of topics, and we will add some others that we have already done.



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