

# Fire safety: risk prioritisation in existing buildings – a call for evidence

## Consultation response

17 February 2020

### Summary

- Why housing associations support a risk-based approach.
- What a risk-based approach could mean for residents.
- Managing risk across diverse portfolios of buildings.
- Our responses to the consultation questions.
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## Introduction

The National Housing Federation is the voice of housing associations in England. We represent almost 800 housing associations, which provide homes to around six million people across the country. Our sector reinvests its profits into building more affordable homes and running vital community services.

Our members' greatest priority is the safety of their residents. Since the tragic fire at Grenfell Tower, housing associations have been assessing their buildings for safety risks, including quickly identifying and remediating buildings with category 3 aluminium composite material (ACM) cladding. Work to remediate these properties has now started or completed on 90% of these buildings, and comprehensive interim safety measures were urgently put – and have remained – in place in buildings where this work has not yet been completed.

Housing associations that own buildings where remediation has not yet started have been working to overcome capacity challenges within the sectors we need to work with to remediate homes. These challenges are likely to apply to remediation programmes moving forward, so we describe them in more detail in this submission, together with the support government could provide to alleviate them.

As responsible landlords, housing associations have also been assessing buildings across their portfolios for safety risks. This involves conducting in-depth reviews of high-rise buildings to check for non-ACM combustible materials, as well as other potential breaches of vital safety measures. Housing associations have been taking this work one step further, by reviewing buildings below the 18m height threshold and have been doing so for many months prior to recent government advice that set out this expectation. Housing associations have been conducting these reviews on the basis of risk, which involves considering a range of factors – alongside building height and materials – that could contribute to a building's risk profile. This analysis allows them to devise remediation programmes where necessary to ensure the safety of residents living in these homes.

To support this work, and ensure that housing associations can continue to remediate buildings as quickly and effectively as possible, we are calling on the government for greater clarity, coordination and funding. We provide more detail on this call further on in this submission.

We welcome this opportunity to share our sector's experience with the government through this call for evidence on risk-based prioritisation in existing buildings.

## Why we support a risk-based approach

Our members provide homes to around six million people across the country, in a range of tenures. These homes include individual houses, or multi-storey, multi-occupied buildings at a range of heights.

Our sector is very varied in terms of organisation size, funding sources and stock types. We represent a range of organisations, from those providing a small number of homes for a specific client group or in a specific location, to our largest member, which provides 125,000 homes across all tenures and over a wide geographic spread. The diversity of our sector, both in terms of organisation type and building ownership, means that our members provide much-needed homes to a wide range of people to help meet the challenges of the nation's housing crisis.

To enable the creation of more homes, housing associations often work with other freeholders, resulting in some complex ownership arrangements in our sector. For example, housing associations might lease an entire building or a collection of properties in a building, or lease individual properties to leaseholders in a building they either own or lease themselves.

We provide homes to a range of people with varying needs. This, together with the variety of building types, available resources and ownership structures in our sector, all have implications for how housing associations approach their work to remediate existing properties with safety concerns. Our members have already been adopting a risk-based approach to remediating their properties, enabling them to direct their resources effectively and appropriately. In doing so, they have taken a holistic view of a building that considers a range of factors to determine its risk relative to others in a portfolio. Such an approach considers the building as a system, including passive fire protection measures, fire detection and alert systems and fire suppression systems. This is in line with the 'layers of protection' approach advocated by Dame Judith Hackitt to ensure residents' safety.

This could mean, for example, that a housing association may opt to remediate a property where vulnerable people live prior to another building with a wide range of fire mitigation measures. The government's new consolidated advice note means that the number of buildings our members will need to review for safety risks is likely to increase. We expect that a risk-based approach to prioritising these buildings would enable housing associations to respond appropriately to the updated advice.

It is important to note that a building that provides housing could present safety risks that are distinct from those present in other building types. This will likely include risks relating to how the building is used, the changing profile of people living in and visiting it, and likely differences in safety procedures and protocols in comparison to buildings being used as places of work, for example. While housing associations work with residents to understand fire risks, the nature of buildings used as housing means that a risk-based approach will have to be flexible to accommodate the ever-changing profile of people living in buildings.

## What a risk-based approach might mean for residents

We believe that a risk-based approach to prioritising risk in existing buildings is positive for residents. It will be important for building owners and other stakeholders – including the government and the fire service – to work together to engage residents in buildings across their portfolios, so that they are assured of their safety. This will involve careful consideration of how risks are categorised and communicated to residents, as well as supporting residents to developing a thorough understanding of the full range of risks in a building and how they can help mitigate them. Importantly, engagement programmes that housing associations already carry out with their residents can help to identify risk factors in buildings.

A risk-based approach to reviewing buildings for fire safety risks would enable housing associations to develop realistic plans and timeframes for remediation programmes. It would ensure that limited capacity in the sectors our members need to work with to conduct remediation programmes is directed at the buildings that most require remediation.

While this would provide some certainty to residents, the impact of likely long-term and complex programmes of work could have significant implications for all residents. One example of this is where leaseholders have received a nil valuation for flats in multi-occupied buildings. We understand that leaseholders in high and low-rise buildings are now struggling to remortgage or sell their homes as a result, meaning this issue could grow considerably in scale and affect a multitude of leaseholders. We want to engage with the government urgently about how to support leaseholders and the housing market to continue as normal until remediation programmes have completed, while also ensuring that the greatest safety risks are identified and remediated as a priority.

## Implications for managing risk across a portfolio of buildings

Housing associations already conduct regular reviews of all of their buildings to identify safety risks and develop appropriate strategies to mitigate them. The publication of the government's consolidated advice note, while providing some clarification of remediation expectations, broadens the scale of potential remedial works. For organisations with a large portfolio of buildings, the new advice note could require them to review many thousands more properties.

By adopting a risk-based approach to conducting these reviews and any subsequent works, housing associations can manage risks while working within the confines of existing capacity in the sectors they need to work with. These capacity challenges include the limited number of appropriately qualified professionals able to provide essential safety advice for a building and the limited capacity of specialist contractors to carry out the works at a time of acutely high demand. Both sectors have also experienced challenges in securing appropriate insurance for their work, attributable to the uncertainty around building safety.

A risk-based approach would enable housing associations to develop realistic plans and timeframes for remediation, which could restore insurers', surveyors' and mortgage providers' confidence in buildings, while allowing building owners to plan for investment in other essential services to tackle the nation's housing crisis. We set out later in this submission what role the government could play to ensure that this can happen.

## Our response to the consultation questions

The following sections set out member responses to the specific questions posed by the call for evidence.

### **Question 1: Do you agree that a case-by-case risk-based approach should be taken for existing buildings?**

We support a case-by-case risk-based approach for risk prioritisation in existing buildings, as opposed to one based solely on building heights. We believe a holistic risk-based approach to assessing existing buildings also supports the government's objective to drive culture change in relation to safety across the entire built environment.

This is in line with our sector response to the government's Building a Safer Future consultation, in which we advocated for a risk-based approach to determine the scope of the new building safety regulatory regime.

This approach would prioritise existing buildings that are potentially more complex for remediation. It would ensure that individual factors are considered, such as management and specific occupancy characteristics, when looking at the risk or fire safety arrangement requirements for a building. It will also help manage the high demands for advice from suitably competent professionals and specialist contractors to carry out remedial works.

We believe a risk-based approach will provide residents with more opportunities to engage with building owners or managers. We maintain that residents should be involved in any decisions that affect their homes, including assessing and understanding the risk of buildings. This recognises the important role residents play in ensuring the safety of buildings, and in identifying any concerns.

**Question 2: What factors, aside from height, do you think should be considered when classifying building risk? Please provide evidence to support your answer.**

We maintain that height should just be one factor considered alongside a range of other factors when assessing a building's risk. The approach to risk needs to be flexible, recognising that risks are not fixed in time.

Risk factors that our members consider, aside from height, include:

- Construction type – timber-frame, steel or concrete.
- Occupancy (supported housing, sheltered housing etc.).
- Past fire history.
- Compartmentation quality.
- Equipment modifications and refurbishment since construction.
- Types of components – materials used in the construction of the building and any refurbishment.
- External wall systems.
- Escape routes – number of stairways, presence of firefighting lifts, emergency lighting.
- Fire suppression measures – sprinklers, misting systems, wet or dry risers, smoke detectors.
- Complexity of design and construction.
- Age of a building.

- Size and density of a building.
- Quality of the original build.
- Fire Risk Assessment (FRA) rating.
- Heating system – mains gas supply or electric only.
- Fire strategy – ‘stay put’ or evacuation.
- Proximity to other buildings.
- Proximity to fire stations.

**Question 3: How significant do you consider height to be when classifying building risk? Please provide evidence to support your answer.**

We consider building height to be a significant factor when assessing building risk, but it shouldn't be the sole indicator of risk. To build a complete picture of a building's risk, height must be considered in conjunction with other factors, including those listed above.

Where height is used as a determinant of risk, there will need to be clarity over how this is defined in terms of metres or storeys.

**Question 4: Can you specify areas the research on the prioritisation of risks in buildings should consider?**

Our members have specified a number of areas the research should consider, including:

- Fire prevention and mitigation: a statistical understanding of the origins and impacts of fire on people and property (where this doesn't already exist) would help inform mitigation strategies.
- Building occupancy: there should be a focus on the impact on risk of those who occupy buildings rather than just the physical features in place.
- Risk reduction and management: we believe the research should develop an evidence base of the impact of risks on fire, as well as strategies to prevent and mitigate the risks.
- Evacuation strategies: we welcome the government's adoption of the Grenfell Tower Public Inquiry's phase 1 recommendation to develop national guidelines for carrying out total and partial evacuations of high-rise buildings. We believe further work to develop an evidence base around different evacuation strategies would also be useful.

We believe the research should draw on the combined understanding and experience of those involved in the building safety environment. For example, the fire and rescue services and insurers will have a wealth of knowledge about fire risk, including what mitigation measures are most effective and what assessment tools provide the best predictive insight to inform prioritisation for action.

### **Question 5: Can you specify approaches and evidence the research should consider when prioritising action between different buildings?**

Many housing associations have been developing their own risk matrices as a means to identify safety priorities across their building portfolios. An outcome of the government's research could be to develop a top-level risk prioritisation matrix for building owners to adopt in a way that suits their organisations. We could facilitate engagement with our members to support the development of this.

### **Question 6: Can you provide innovative ideas and supporting evidence of approaches to assessing risk in existing buildings?**

Our members have highlighted a number of innovative ideas and supporting evidence of approaches to assessing risks in existing buildings, including:

#### **Resident involvement**

Residents should be actively involved in the assessment of risk within their buildings. One of our members has been working with a residents in buildings of over four storeys in height to identify risks and establish suitable control measures. It does this in a simple and accessible way, so that residents can actively use the assessments and help revise and update them when needed. This approach ensures that there is continuous and constructive dialogue between the housing association and residents, and as such it is much more effective at handling their concerns and addressing any emerging risks.

#### **Collaborative working with other housing associations**

Groups of housing associations that are geographically close to one another have been sharing innovations and good practice in building safety, including the development of risk matrices. There are also examples of associations that have openly shared their work to adopt Building Information Modelling (BIM) and have acted as a sounding board to others seeking to adopt BIM principles.

#### **Annual site visits with senior management, board members and residents**

One of our members organises for its board members and senior directors to visit its high-rise buildings on an annual basis. The diversity of experience and knowledge from senior members of this organisation and residents helps



to build the organisation's understanding of risk and residents' direct experiences of living in high-rise properties.

### **Building Information Modelling (BIM)**

BIM can provide a holistic model of a building, bringing together building information and risk development through a 3D digital platform. The use of BIM modelling in relation to building safety enables greater understanding of building risks and risk scenario testing. One of our members has created a BIM modelling platform to do this, as well as to understand building performance beyond building safety.

However, housing associations note that there is more testing to do to understand the enduring business case for adoption of BIM in all scenarios, particularly where application practices are still in their infancy. In addition, rolling out BIM across a wide range of organisational sizes and structures, with responsibility for a huge variety of homes within a range of available resources, will be challenging.

## **Conclusions**

We support the government's call for evidence on risk-based prioritisation in existing buildings. Housing associations have a wealth of experience of prioritising risks in their buildings. They consider a range of factors when risk-assessing their properties and, as responsible landlords, the people living in a building will be a considerable factor.

We support the development of a high-level risk matrix that would enable building owners to prioritise risks in their buildings for remediation. We also believe a flexible approach to assessing risk is essential, given the changing nature of risks in buildings where people live.

We would encourage the government's research to focus on developing an evidence base on fire prevention, suppression and evacuation measures, so that limited resources to remediate properties can be directed where the risks are greatest and confidence in the safety of buildings can be restored.

In addition, we are calling on the government to play a role in supporting building owners to make the best use of these resources, as well as building capacity in the sectors our members need to work with to remediate homes.

## **How government can provide support**

The safety of residents is housing associations' greatest priority, and our members have been conducting in-depth safety reviews on a risk basis for some time.

However, in doing so, building owners in both the public and private sectors are experiencing challenges in conducting remediation programmes. These include challenges securing the professional advice they need from suitably competent professionals, as well as engaging specialist contractors to carry out any subsequent remedial works.

Without government support for coordinating limited resources, to ensure they are directed first at the buildings that need them most, and providing upfront funding for remedial works, remediation programmes could take many years. By taking action, the government would be supporting people living in potentially unsafe properties to be, and feel, safe. Government support would also help leaseholders in high-rise buildings whose homes have received nil valuation and who are facing large remediation bills, meaning they are struggling to sell or remortgage their homes until remedial works are completed. It would enable housing associations to continue all of their necessary work to tackle the nation's housing crisis, while carrying out essential remediation work as quickly as possible.

Another barrier to the urgent remediation of properties is the limited capacity of necessary professionals to carry out and advise on the works, as well as building owners sometimes having to pursue compensation from the original contractors. We're therefore calling on the government to establish a Building Safety Fund to pay for remediation works on all combustible cladding types, as well as the remediation and replacement of all non-compliant fire doors. This would increase the pace of remediation by allowing works to go ahead as quickly as possible and, once works are completed, the government could establish liabilities and recoup costs where appropriate.

## **Next steps and future engagement**

As the representative body for housing associations, we can access a wealth of experience through our membership of developing and implementing a risk-based approach to remediating existing buildings. We propose that further engagement with our members could help the government in its research following this call for evidence, perhaps ultimately leading to formal piloting of approaches in the future. In the meantime, together with our members we can provide ongoing feedback to MHCLG in respect of our experience in adopting risk-based approaches.

In addition, given the varying risk factors presented by the profile of people living in buildings, our sector can share its extensive experience in engaging with different groups of residents.

## Contact

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