



The Sustainability Shift: People

February 2023





Foreword

It is an honour to be introducing my first whitepaper as Zurich Municipal's new Managing Director. What has struck me most during our conversations over the last few months, is the sheer number and extent of issues which public and voluntary sector organisations are tackling concurrently. You are navigating a wide range of challenges, whether it be meeting the increasing demand for services at a time where public funding is even more stretched or trying to build resilience to extreme weather patterns and navigating the challenges of net zero. One theme that underpins each of these challenges is being able to sustain our organisations and communities for the future.

At Zurich Municipal, working closely with our customers to help build and maintain resilient communities has always been at the core of our organisational purpose and we understand the importance of protecting the future of our people, places and communities. This whitepaper builds on our previous report, *The Sustainability Shift: Places*, and focuses on our people; our workforces and our communities. We, as people, are intrinsically linked to our places. Without the action and backing of our people, it is impossible to create a thriving and sustainable place for the future, and in turn, our people cannot prosper if the places in which they work and live are not sustainable. Our actions towards the environment we live in remain of vital importance, but it is imperative that we ensure our people are also supported and given the tools for how to move towards a more sustainable future.

We are all on the journey of achieving a resilient future together and can learn from one another. This whitepaper therefore includes invaluable contributions and experiences from our partners, alongside real-life case studies from our customers, showcasing their expertise in the area of sustainability.

At Zurich Municipal, we are deeply proud to support the public and voluntary sectors. Our previous research, *Rising to the Challenge: The Future of the Public and Voluntary Sectors*, found that organisational change is often reactive, and the pandemic only exacerbated this. With ongoing financial pressure, the risk of organisations being unable to take early, preventative action is increasing. The balance of short-term, cost driven decision making against long-term sustainability has arguably never been more important.

The Sustainability Shift: People provides you with further tools, frameworks and resources to help support you and your organisation. I hope you find it a valuable resource in these uncertain times. If you would like more information on any aspect of this whitepaper, please do not hesitate to get in [contact with us](#).

Amy Brettell
Managing Director
Zurich Municipal





Introduction

Sustainability means ensuring that what is done today does not harm or disadvantage people, places or the planet, now or in the future. It also covers a broad spectrum beyond the often focused on climate challenges.

In this paper, we focus on people, and the Social element of the Environmental, Social, Governance (ESG) approach. We look at the importance of action and behavioural change, through our workforce and community, to meet the needs of and to sustain the future.

The [Global Risks Report 2023](#) signals societal as well as environmental risks as the most concerning. Examples of the impact on peoples, countries and communities from the climate crisis, destruction of environments and subsequent nature loss, were well illustrated at the COP 27 summit in November 2022.

Our research with Britain Thinks and Zurich Municipal customers in 2022 found that typical sustainability goals for public and voluntary sector decision-makers are:

1. Net zero or carbon neutral targets;
2. **A broader internal sustainability strategy - involving people, and social impact;**
3. Procurement criteria that aligned with sustainability policies and values.

People play a pivotal role in the sustainability story. Not only are people at risk from non-sustainable policies and practices and from climate change impacts, they can also wield positive power as influencers, consumers, customers, voters, shareholders and workers. We need an engaged and sustainable workforce to deliver the changes needed. And we need engaged and sustainable communities to embed those changes into society. The Sustainability Shift cannot happen without taking people with us.

“My message to councils would be ‘think longer term’. Don’t make short-term decisions without considering future impacts. Most public sector organisations have medium-term plans and undertake financial planning for as far ahead as possible, so sustainability can be built into assumptions.” **Karen Locke, ALARM risk management**

“We have made significant progress through our work on procurement and commissioning, capital expenditure and staff training but there is further work to do to ensure every decision we take considers sustainability and climate change.”
Joanne Roney, Manchester City Council

A decorative graphic in the bottom right corner consisting of several overlapping circles in shades of blue and beige. One large blue circle contains text, while others are smaller and partially visible.

Our previous
whitepaper, ‘[The Sustainability Shift: Places](#)’, focuses on why sustainability is so important in building and maintaining progressive and resilient communities.



Introduction

Alongside an introduction to key issues, this report highlights the voice of our customer and partner organisations to showcase their unique experiences and strategies for change. In the area of sustainability, it is important that each of us share our learnings and ideas so we can build a better future together.

We would like to thank each of them for their invaluable contributions.

- Matthew Harrison, Chief Executive, Great Places Housing Group
- Joanne Roney, Chief Executive, Manchester City Council
- Karen Locke, President Elect at ALARM and Risk Manager at Renfrewshire Council
- Alex Farrow, Director of Influencing and Engagement, NCVO
- Will Jeffwitz, Head of Policy, NHF
- Nina Johansson, Sustainability Advisor, CIPFA
- Alex Thomson, Director of Policy, Partnerships and Public Affairs, SOLACE
- Alice Tebb, Agents of Change Project Coordinator, Marine Conservation Society
- Katie Macfarlane, Youth Engagement Officer, Marine Conservation Society
- Dr Fran Longstaff, Head of Psychology, FIKA
- Dr Amanda McNamee, Senior Mental Fitness Scientist, FIKA
- Lisa Pearl, People Director, Anchor





Sustainable Workforce

You can consider many areas under the sustainability agenda. According to Zurich Municipal's public and voluntary sector customers how to ensure a sustainable workforce is an important one, close behind financial sustainability. Without teachers, social workers, police officers, fundraisers, builders and even insurance and risk advisors, essential services cannot be delivered effectively.

Organisations can build resilience by building their workforce sustainability. All organisations are reliant on their employees to deliver the services or to create the products they are required to. The importance of a stable, quality workforce was highlighted at the height of the pandemic. Now we are seeing gaps in workforce resilience, which have been exposed by two main drivers: the ill health of employees (physical and mental), and the scarcity of employees and lack of relevant skills.

Needs change constantly, and so do workforces and the ways to support and train them. We are seeing huge changes in the way people work, what they do and how they are skilled to do it. Sustainable organisations invest in their people and reap the rewards. It's not sustainable to continue with defunct skills, ways of working and structures. An organisation that embraces sustainability is future proofed. It takes the opportunity to ensure that it has a workforce trained in relevant ways to ensure ongoing employability and progression. It has a healthy and happy workforce and the ability to attract and keep quality talent.

“The changing nature of work is impacting significantly on the public sector and on the external expectation of public services. It is also driving mental health issues, inequalities within communities and the need for improved digital responses”. SOLACE





Sustainable Workforce

Recruitment and Retention

Organisations with sustainability credentials have added worker appeal. Many prospective employees – millennials in particular – job search on the ESG credentials of an employer. Sustainable businesses for instance attract talent by focusing on three bottom lines: people, planet and customer, and many cite ‘inclusive growth’ as part of their strategy. The tide is turning and employees (and increasingly, investors and customers) look to commit to organisations that align with their ethics and values.

Being an employer with sustainability credentials pays dividends in that it not only attracts new people to an organisation but by practising sustainable employment, it keeps them there for longer too. Sustainable employment has as its foundation an employee-centric philosophy, looking at the whole person rather than just the work person. Holistic employee practices include ongoing development and training, and a work life balance with flexibility built in, as well as health and wellbeing benefits and support.

“A people strategy with a focus on workforce resilience and having a workforce that’s competent, well developed and well looked after, is sustainability by stealth.”

Karen Locke, ALARM risk management

Case Study: Solutions for a sustainable workforce

The care sector faces continuing risks associated with understaffing, and recruitment and retention. With an estimated 165,000 vacant social care posts in England alone, vacancies continue to increase. Anchor, a not-for-profit organisation and England’s largest provider of specialist housing and care for those in later life, has developed workforce strategies to improve organisational resilience and sustainability.

Anchor’s actions are rooted in a long-term strategy. It has lobbied government for funding for leadership qualifications and is involved in conversations with DHSC on a skills framework and a skills passport. Anchor is acting on its ambitions to further professionalise the sector with its current workforce. Staff are made aware of the levels, roles and salaries on offer so care staff can work with line managers to build a career path and they are looking to introduce a digital solution to make this more accessible for colleagues.

Anchor’s approach to recruitment has been described as forensic, with localised workforce action plans to understand the nuances of the geographical areas Anchor operates in. This way they know the best ways to advertise vacancies and attract people. On retention, Anchor is focused on the psychological contract, deeming trust in an employer essential.

Other staff offers include an extensive wellbeing plan that includes mental health support, financial assistance, leadership and culture. Anchor has introduced an energy support fund, which offers staff flexible loans, and a portal gives access to advice and shopping discounts. All workers on an hourly wage are paid the living wage foundation rates and salaried staff have been promised a 7% annual increase this year. Shift patterns are as flexible as possible to reflect personal circumstances.

These are just some examples of the strong employee value proposition at Anchor, which is already proving to be positive, with reducing labour turnover rates and an increase in job interest.

In a world that is so uncertain, with an emergent workforce that is more discerning than ever, the psychological contract is equally as important as what people take home in their pockets.” **Lisa Pearl, Anchor**



Sustainable Workforce

Equality, Diversity and Inclusion

It is fundamental for organisations to consider workforce equality, diversity and inclusion to ensure they are fair, and deliver services which meet the needs of the population.

Sustainable employers benefit as much as employees by appealing to a spectrum of job seekers in an employee driven market, with the choice of input from a diverse range of people with a variety of skills and talents to enrich an organisation.

As organisations and custodians of our communities, it is vital that we reflect the communities we serve. In order to understand and improve equality, diversity and inclusion within workforces, organisations must collect and collate good quality data.

The housing sector identified EDI as an urgent priority in recent research and have programmes of work across organisations to progress on it, with the National Housing Federation (NHF) leading industry wide data collection to support their members. Their EDI data tool has collected data from more than 170 organisations, representing 71% of homes owned by housing associations in England. NHF have used the data to inform their report, [How diverse is the housing association workforce in England?](#), which gives the first ever national picture of EDI within the housing association workforce in England.

**NATIONAL
HOUSING
FEDERATION**

A [recent report from Shared Intelligence, in collaboration with Solace and Zurich Municipal](#) outlines how councils are representing the demographics of the population. It found that councils which have undertaken a positive EDI journey have experienced positive outcomes.

To help build trust within the workforce and encourage long-term talent, there is a need to constantly challenge our behaviours and acknowledge the benefits of a diverse workforce.

Common best practice



1. Clear governance with demonstrable ownership and leadership across directorates and elected members
2. A clear workforce vision embedded across strategy and policy
3. Consistent and complete data built from a deep understanding of place demographics and dynamics
4. Involvement from stakeholders including staff, suppliers, and local community leaders





Sustainable Workforce

Health and Wellbeing

Our local research highlights a change to the way health and wellbeing risk is regarded. Resilience conversations in these areas are much more specific and urgent, and no longer the general, nice to have perception of the past. Managing the risk of health and wellbeing claims has been joined by a positive effort to prevent ill health with supporting employees now part of organisational culture. Providing a solid occupational health provision for your workforce is a priority.

“Following recent events, people may feel more resilient to face the next challenge in terms of skills, confidence and knowledge, but people are burnt out.” **NCVO**

Our customers recognise the fatigue of workers who were functioning at emergency levels through the pandemic and are continuing to do so as they face into what is being called a ‘permacrisis’. Frontline staff absences and unfilled vacancies add to workloads and today’s added societal stresses create pressure cooker situations. At a time when it is so important to target effort on enabling and supporting staff effectively, organisations may struggle to respond promptly and appropriately.

For example, skilling supervisors and managers to recognise and support mental health issues is critical. Also small changes to workforce operations and structures can pay dividends – for people and organisations. Get to know your people and the way they work to help them work in better and healthier ways.

With changing workplaces, new technology and an aging workforce it is important that effective psycho-social and muscular-skeletal risk assessments are carried out to identify issues proactively, putting plans in place to support people to be healthy and adapt.

Risk managers should be working with Health and Safety, Learning and Development and HR teams to pool their knowledge, experience and skills.

Case Study: Workplace wellbeing starts with how we work

While mental health is undoubtedly an issue in workplaces, 84% of UK workers don’t use wellbeing benefits available to them. This is likely because the solutions provided aren’t related to the areas where the problems occur. The leading causes of employee burnout relate to poor working practices with colleagues such as poor meeting discipline (e.g. lack of agenda, running over time), not making use of workers’ strengths and moving people around projects with little pre-warning. These are practices that many of us have come to accept as frustrating ‘norms’ but which over time negatively impact our wellbeing. The problems leading to burnout take place as part of our day-to-day at work and typically at a team level, so the solutions provided must be applied in the same contexts.

Zurich Municipal’s partner, Fika, have invested in developing psychological interventions, delivered through their technology, which tackle workplace behaviours that chip away at wellbeing. Their research shows that using their team training software in meetings, just twice a week for 4 weeks, can effectively improve the wellbeing of teams and individuals.

Fika recently worked in partnership with one of Zurich Municipal’s customers to test the software in their meetings. Prior to the trial, 1 in 3 employees reported not feeling that their working environment was inclusive. Furthermore, more than a fifth felt unconfident in their team’s ability to handle challenges. Following the trial, 80% of those who took part in the trial felt that the collective confidence, trust, communication, connection, inclusivity and the equal contribution of their team had improved since using the team training software.

“We need to stop treating wellbeing as a ‘thing we do.’ It’s an outcome that comes from improved ways of working together.”

Fika





Sustainable Workforce

Engagement and Communication

One of the key risks to consider when building a workforce sustainability strategy is engagement and communication. There is often a disconnect between sustainability understanding at strategic levels, and activity on the frontline. There can be strategies and plans of which the wider workforce is unaware, so they are not acted on. This can lead to unintended consequences when staff and end users have not been consulted or engaged. Engaging with frontline staff early on when developing changes to operational delivery of services is essential. It will bring ideas and buy-in to projects from the outset, as well as a greater chance of achieving full benefits.

Zurich Municipal recently asked customers about their organisations' sustainability strategy and their involvement. Whilst we know that the majority of public and voluntary sector organisations will have a sustainability strategy of some sort, 4 in 10 respondents were unsure if their organisation even had a strategy in place. Furthermore, when asked how involved they were with the sustainability agenda, as the risk and insurance lead in their organisation, 58% of respondents stated they were not involved at all. From this, it is evident that it is not a case of organisations not setting sustainability strategies, rather they are not embedded across the workforce.

The mitigation is to communicate how sustainable options meet employees' priorities and provide benefits, while listening and responding to their concerns through 360-degree conversations. Engagement on climate change and also social issues such as health and lifestyle choices, cultural diversity, awareness and respect, mental health management and awareness, must be considered.

Internal sustainability webpages can share best practice, discussion forums can provide practical FAQs, and communicating success stories through interviews, along with mandatory sustainability training, (like Carbon Literacy courses), are all ways to engage and promote culture change.

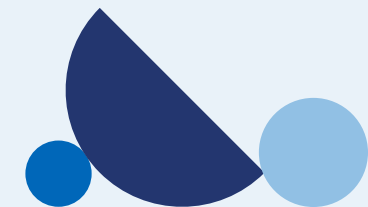
"In the public and charity sectors your workforce is often part of your community. As employees and citizens, they are your local stakeholders and can bring real insight into community issues." **Karen Locke, ALARM risk management**

"There needs to be an overarching focus on upskilling within the sustainability topic area and as the public sector is a crucial component to achieve positive impact we need to work proactively, with urgency, to fill any gaps in knowledge. Post the pandemic sustainability has become an increasingly important component for the public domain, it has a huge part to play in the future, as we focus on building a society for ourselves and for the generations to come." **CIPFA**

Carbon Literacy is 'an awareness of the carbon dioxide costs and impacts of everyday activities, and the ability and motivation to reduce emissions, on an individual, community and organisational basis,' according to the [Carbon Literacy Project](#). Many of our customers include Carbon Literacy training for staff and some councils and housing associations make it mandatory. It provides an education for individuals on what they can do personally to behave sustainably – at work and at home.

Embedding strong governance and assurance processes will maximise the positive impacts of activities. There is a risk that sustainability can be looked at in isolation within an organisation. Ensuring sustainability is embedded across the governance framework helps mitigate this risk.

Taking people with you can take many forms and has many advantages. It works for all stakeholders, not just your workforce.





Sustainable Communities

Sustainable communities are where people want to live and work, and where the next generations will want to live and work. They meet the diverse needs of people now, and as far as possible, build in future proofed solutions and opportunities for people. They are sensitive to their environment, cognisant of their heritage, respond to their population and changing demographics, and contribute to quality of life for everyone.

The [Institute for Sustainable Communities](#) believes climate change, income inequality, and social injustice are the biggest threats to building strong, sustainable communities. Social disparity can lead to the erosion of social cohesion.

In our 2021 whitepaper [Rising to the challenge – the future of the public and voluntary sectors](#), changing community expectations and needs were identified as a key risk, with the impact increasing over the next few years. With ongoing global, political, social and economic uncertainties, public services can only prepare to meet long-term demand and secure future provision by employing sustainability principles.

There are growing reputational and governance risks in not responding to the sustainability agenda in an authentic and contextualised way. Increasingly people expect more from the organisations they interact with and receive services and products from. Building ethics into frameworks, being open and transparent, and doing what you say you will do, while considering all stakeholders, provides an opportunity to lead by example.

“Sustainability is important for community cohesion.” **Great Places**





Sustainable Communities

Community Engagement

The transition to a more sustainable way of doing things will impact everyone. Everyone will have to respond and adapt to the shift, but at different speeds and in different ways. The public and voluntary sector are well placed to support communities in understanding what that transition will mean for them, how they can respond and how it can bring positive outcomes for them.

Housing organisations are putting tenant engagement at the heart of their sustainability strategies to ensure that they are ready to use the new technologies and solutions, such as heat pumps or electric vehicles, in a way that optimises the benefits for all and doesn't increase risks.

Education institutions of all kinds recognise that the ethos of sustainability is one espoused by younger generations who demand their schools and universities abide by those principles. Student led sustainability committees are becoming commonplace as the community drives the changes they want to see.

Citizens' assemblies and Citizen Juries are being set up by local government organisations to represent their communities to discuss sustainability and make recommendations for strategy and action.

Charity begins with individuals and flourishes within communities. Our research with charity customers and partners prompted examples of how communities based on sharing and caring can be sustainable. There will be new economies formed from barter and exchange, and reuse and recycling will become the norm, primarily out of economic necessity.

The view is that people will adapt, and communities will bond closer together as social and economic units. This model implies stronger local community decision-making with more sharing across communities and partners across all sectors. Councils can become community conveners, education institutions can inspire and empower action, housing associations can take their tenants with them and charities and voluntary organisations can deliver the support and expertise needed to affect change.

Case Study: Engaging Your Community

"We work with a wide range of communities across the UK, actively working to improve our connection with communities beyond our usual audience" **Alice Tebb, Marine Conservation Society**

The Marine Conservation Society secures space where species and habitats can recover. It is campaigning for a minimum of 30% of UK waters being effectively managed by 2030 to protect wildlife and ecosystems. To achieve this, it is working with communities, businesses and governments, 'through people-powered action, with science on our side'.

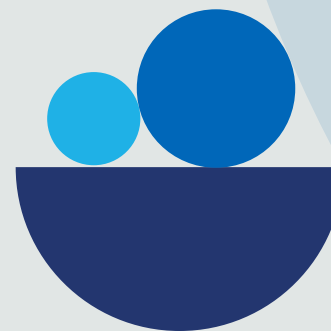
Community engagement is core to its work to protect and improve UK waterways, bringing people closer to marine environments and benefitting individuals, groups and communities. The organisation realises that inclusive engagement is crucial to fulfilling its environmental aims and its charitable purpose.

An example is the Marine Conservation Society's Youth Ocean Network, launched in 2022, which reaches out and works with individuals, youth groups and youth charities. They meet up online at least once a month as well as in person. The idea is to introduce them to the work of the Marine Conservation Society and teach them about marine conservation, but also to have fun with the group and get their views and opinions. The bigger picture is to try to embed young people's voices across the organisation and to get them running and leading the network. At a strategic level there is the potential for a youth advisory board and a young trustee.

All the different work areas of the Marine Conservation Society try to inspire behaviour change with different journeys for different people. There is a focus around audience insight, community mobilisation, and health and well-being, as well as ocean literacy. The Marine Conservation Society understands some areas of their communities really well.

"A lot of young people say they're not listened to, but equally there are a lot of them who are now a lot more active and vocal, particularly online."

Katie Macfarlane, Marine Conservation Society





Sustainable Communities

Sustainability and Inequalities

The drive for sustainability can present opportunities for individuals, organisations and local economies. Achieving equal benefits for all sections of society can be complex.

It's an acknowledged risk that climate change creates or exacerbates inequalities. Aside from disproportionately affecting countries that have not historically created significant levels of carbon, there are many vulnerable communities within the UK who are affected by a warming globe and the transition to adapt to and mitigate its impacts.

Sustainability efforts must put equality and social justice at the core of their strategies. When socially vulnerable communities suffer the physical impacts of climate change - floods, heatwaves, water scarcity - they have the least capacity and agency to respond.

Beyond the direct impacts of climate change, adopted measures and strategic focus need to consider the wider picture to avoid exacerbating existing inequalities.

Measures to reduce carbon emissions, for example, must be aligned with other policies which aim to reduce fuel poverty or improve public health, whilst also improving local resilience to the impacts of weather and climate.

Climate change is not the only global factor proven to highlight inequality and increase disparity, but there are opportunities to tackle multiple socio-economic issues through sustainable strategies. Manchester City Council

have combined their responses on the cost of living and poverty with their zero carbon 2038 target to make urgent progress on housing retrofit and local energy generation. The aim is to reduce energy bills and lift households out of fuel poverty, as well as address carbon mitigation and energy security.

Organisations of all types are shifting their focus towards the inequalities that have been revealed and exacerbated by recent and current events. Each will interpret bridging societal gaps in different ways and will respond accordingly. Whether is it their own version of 'levelling up', fuelling the green economy, or schemes to renew local communities, high streets and (physical and social) infrastructure, Zurich's partners tell us there is a renewed focus on enabling more equitable outcomes for communities. They can encourage 'community capitalism' by adding social value, engaging with local supply chains and bolstering local economies.

"Sustainability can help address health and education inequalities." **SOLACE**

"The most pressing sustainability issue facing our residents is the cost-of-living crisis, which is affecting all households but is having the biggest impact on lower income residents already suffering from financial hardship."
Joanne Roney, Manchester City Council





Sustainable Communities

Areas for consideration



Age

Young people

- Young children are more susceptible to ill health due to climate-related hazards, including heat stress and illness from cold or damp conditions.
- Research has shown that flooding can cause increased mental health and behavioural issues in young people.

Older people

- Older generations may be less likely to seek help than other groups.
- Retirement developments are often single level apartments or bungalows, and may be more exposed to flood or heatwaves.



Residential circumstances

Tenure

- Tenants may not have the opportunity or the influence to adapt or improve their homes.
- Renters are less likely to have home contents and other types of insurance, compared with owner occupiers.

Longevity

- If people have recently moved to the area, they may not be aware of climate-related risks they face. They therefore may lack social connections in their local community or not know where to turn for support.



Health and disability

- Those with health conditions or impairments may have a limited ability to take action or a lower awareness of their circumstances.
- Virtual health appointments may be more sustainable but may disadvantage those who need to be seen in person or those who cannot access video technology.



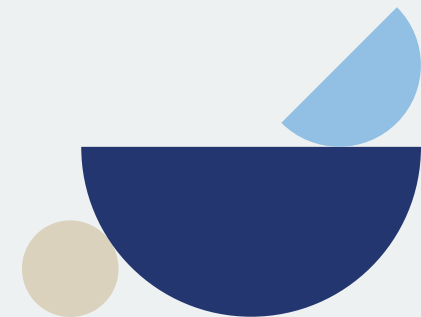
Income

- Poverty is a key determinant of how well communities are able to effectively prepare for, respond to and recover from the impacts of climate change and extreme weather.
- Sustainable solutions are currently often not accessible to those on lower incomes. For instance, the roll out of electric vehicles should be balanced with available and affordable public transport.



Social isolation

- People who are socially isolated may not seek assistance in the event of a flood or heatwave.
- If efforts are not made to engage them, they may also miss out on community benefits, exchanging knowledge, and having a shared voice.
- Some people may not speak English as their first language, so may not understand flood warnings and other communications.





Sustainable Communities

Convening and Collaborating

“While progress is slow, the public sector is realising it can’t solve society related issues alone. The best way forward is investment in people and places. Charities and voluntary organisations can support people to connect as humans.” [Rising to the Challenge: The Future of the Public and Voluntary Sectors](#)

Our research shows public and voluntary sector organisations’ strength in their ability to influence the agenda on key issues like climate change, as well as educate the public, and provide grassroots support. Pooling knowledge and resources gives greater weight to strategies and improves the likelihood of sustainable outcomes.

Councils are well positioned as convenors and can release the power of individuals by working together with key partners. When responding to the climate emergency, carbon emissions reduction is not something they can (or should) try to achieve alone. All sectors in collaboration can help make real progress at a community level.

Results can be achieved by focusing on shared outcomes. This is key when considering place-based risks and bespoke solutions suitable to the local context. For example, speaking to suppliers about sustainability priorities and working with them to co-create solutions can bring in new and extra resource and expertise. Setting sustainability targets and quotas gives impetus to this progress.

*“Charities have various roles to play in the climate change movement. We’re seeing big organisations come together to lead campaigns.” **NCVO***

Britain Thinks’ five-month study, the [Net Zero Diaries](#), revealed some frustration around the lack of action from those believed to have the power to effect real change. At the beginning of the diary exercise this was thought to be government’s responsibility, but by the end of the process they felt the UK’s chance of reaching net zero needed a real step change, with government, business and individuals working together. This includes ‘government and business leading by example supporting individuals to take access action within a clear framework of affective measurable steps’.

*“Housing providers protect places that are sustainable and have nature around them and are driving low carbon and energy efficient housing. Because they are going to be the custodians of a place for a very long time. Housing providers have a real role in placemaking and making a difference to communities.” **NHF***

Sustainability is an effective way to manage present and future risks and identify long-term opportunities. It represents the long-view and makes future success in doing the right thing for more people, more likely.





Zurich Municipal is here to support

Being sustainable is a journey we are all on together. Zurich Municipal are here to engage with all our customers to share our own sustainability journey, goals, targets, achievements and learnings and to support you by providing solutions to your sustainability issues.

At Zurich Municipal, we help protect the things that really matter to you. Since 1993 we've insured charities, voluntary organisations, housing associations, and the education and public sectors, helping you to better understand and reduce the risks you face.

Our insurance supports society in ways you might not think – from preventing problems before they occur with our in-house risk experts, to protecting the physical and mental health of your team and communities through access to nurses, counsellors and therapists. So, you can protect the future in more ways than one. We recognise that the support needed isn't always tangible and sometimes, financial security is only part of the solution. Access to [Zurich Support Services](#) is available for all customers and is a confidential health and wellbeing service which offers impartial help and support on a wide range of issues - from legal and financial services, to support during times of emotional stress.

Our teams of specialist risk consultants cover all strategic and organisational risk aspects and are ready to support our customers as they consider their approach to sustainability. Zurich Resilience Services can support workforce health and wellbeing through their traditional Occupational Health and Safety offering as well as guidance around occupational hygiene and behavioural safety.

At Zurich Municipal we believe in a brighter future for our communities. That's why we make it our purpose to help make them more sustainable and more resilient.

To discuss any aspect of this whitepaper further, or for more information email info@zurichmunicipal.com or call us on 0800 232 1901.



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