NEWSLETTER

Community Matters Winter 2025

Welcome to the latest issue of our Community Matters newsletter, featuring topical articles for the community sector, including local councils, charities and not-for-profit organisations.

As temperatures drop and winter sets in, local councils and community organisations face new challenges, from freezing pipes and icy walkways to keeping buildings warm, safe and resilient.

In this issue of Community Matters, we share practical guidance to help you prepare for the months ahead. You'll find:

- A checklist for protecting and maintaining community buildings during cold weather.
- Strategies for managing snow, ice and public safety risks.
- Winter preparation tips for temporarily unused buildings to avoid costly damage.

Each article offers clear, actionable steps to support your organisation's winter resilience planning, helping to ensure community spaces remain safe, efficient and ready for use throughout the colder months.

If you have any ideas for future topics or feedback on this edition, we'd love to hear from you at UK.Community@ajg.com.

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Our Gallagher UK LinkedIn channel is also a great way to stay up-to-date with the latest news and insights, so please follow us.

Essential winter preparation checklist for temporarily unused community buildings

In 2024, UK insurers paid a record £585 million

to businesses for weather-related damage and business interruption — much of it caused by frozen pipes, leaking roofs and winter storm damage[1].

For community buildings that are temporarily unused, winter can pose serious risks. Without regular oversight, these spaces can be vulnerable to cold-related damage, vandalism and insurance complications.

Whether your community centre or local office is closing for the season or operating at reduced hours, a proactive winter checklist can help protect these buildings, avoiding costly repairs.

Maintain minimum heating or use frost protection

Freezing temperatures can cause significant damage to a building's infrastructure, particularly its plumbing system.

To prevent pipes from freezing and bursting, ensure that the building maintains at least a minimum level of heating (10 degrees Celsius), even when unoccupied[2].

If central heating is not feasible, use thermostatic heaters or frost protection devices that automatically activate when temperatures drop below a certain threshold.

Know when to shut off water

For prolonged periods of vacancy, it is advisable to shut off and completely drain the water system to mitigate any risk of burst pipes.

However, if heating systems rely on water circulation, keep them operational and regularly monitored. Always consult a professional to determine the best course of action.

Check alarms, lighting and electrical systems

Maintain safety and security protocols by testing fire and security alarms, inspecting emergency lighting for power outages and monitoring electrical systems for wear or damage.

Address faulty wiring or overloaded circuits to mitigate fire risks, especially during colder months when electrical usage tends to increase.

Inspect and secure the exterior

Conducting a preliminary inspection before impending severe weather can prevent potential damage and help avoid costly repairs later.

Check the following:

- Roofs and gutters for blockages and leaks.
- Doors and windows for secure locks and weatherproof seals.
- External lights and signage for visibility and safety.
- Car parks, walkways and drains for debris or ice buildup.

Keep a weekly or fortnightly inspection log

Regular inspections are essential for identifying issues before they escalate. Assign a responsible individual or team to perform weekly or bi-weekly building inspections.

During each inspection, look for signs of damage, vandalism or other relevant concerns. Maintain a detailed log of these inspections, including dates, observations and actions taken. This record can be invaluable for insurance purposes or when addressing maintenance issues.

Display key signage and emergency information

Clear and visible signage is essential for emergencies. Prominently display emergency contact numbers, evacuation routes, utility shut-off points and keyholder details throughout the building, especially near main entrances or alarm panels.

Ensure multiple individuals in the organisation have updated copies of this information to assist staff, contractors or emergency responders as required.

Inform your insurer about long-term vacancy

If a building remains unoccupied for more than 30 consecutive days, notify your insurer promptly. Most policies include specific conditions for unoccupied properties, such as frequent inspections or added security measures.

Failing to meet these requirements could void your coverage. Keeping your insurer informed ensures compliance and may provide access to additional recommendations for safeguarding the property.

Conclusion

Simple actions, such as regular maintenance, keeping systems secure and maintaining open communication with insurers, can go a long way in mitigating weather damage or other risks for temporarily unused community buildings.

This winter preparation checklist can help organisations avoid costly repairs, ensuring these community spaces remain safe and ready for use and preserving their condition throughout the colder months.

Community winter risk management: Essential snow, ice and public safety strategies

Effective winter planning is important for communities to limit weather-related disruption, injuries and liabilities. With increasingly unpredictable weather, it is even more pressing for councils to strengthen their winter risk management strategies. Here are some important checklists to consider:

Review and refine the current risk management plan

Councils can start preparations for the upcoming winter by assessing and refining their existing risk management plan. Weather hazards increase the potential for public injury, such as slips and falls and other operational disruption. Evaluation allows council members to safeguard their operations and communities. To strengthen emergency protocols and mitigate risks, councils can prioritise:

- Inspection of roofs, gutters and downpipes to prevent water damage and ice buildup.
- Checking insurance coverage for liability protection.
- Confirmation of gritting contracts and ensuring that essential supplies are in place.

Adhere to government guidelines

The UK Government's Civil Contingencies Act 2004[3] and the Health and Safety at Work etc. Act 1974[4] outline councils' responsibilities in managing winter risks. Following these guidelines helps reduce the likelihood of accidents and supports safer public spaces during winter weather.

Prepare a winter response team

Councils may consider mobilising local volunteers to support essential winter projects, including pavement gritting, clearing snow from public walkways and preparing community warm spaces. To be able to rely on local volunteers, councils need to provide the necessary training and equipment. Additionally, councils will need to ensure that volunteers and other support staff have satisfactory insurance coverage.

Build readiness for weather hazards

Monitoring weather warnings is essential for building winter readiness. Proactive actions will help councils protect communities and maintain essential services during weather-related emergencies.

Focus on strategic route planning

Snow, hail, sleet and rain can compromise road safety. Strategic planning of clearance routes is essential for minimising accidents and keeping emergency vehicles mobile. This also includes the planning of timely gritting and snow clearance of priority routes.

Furthermore, councils also need to consider major routes near hospitals, schools and transport stations, ensuring accessibility during severe weather.

Opt for safer, greener gritting solutions

Traditional salt can damage soil and waterways. Councils may want to consider 'treated grit' or 'brine' as alternative solutions. There are several ways to minimise waste and follow sustainable practices, such as:

- Applying grit before frost formation to prevent ice buildup.
- Avoiding excessive grit near watercourses to reduce environmental impact.
- Maintaining detailed logs of gritting schedules and quantities used.
- Inspecting and refilling solutions regularly.
- Ensuring snow-clearing tools are accessible and functional.
- Providing cold weather Personal Protective Equipment (PPE) to staff and volunteers.

Keep communities informed

Councils rely on strong community support to implement risk management strategies. Clear communication helps residents respond quickly to changing conditions. Websites, newsletters and local noticeboards help share updates. Councils can also utilise social media for sending real-time alerts during emergencies.

Keep public buildings accessible and safe

Keeping streets and parking areas around public buildings clear of snow and ice is a top priority. An established contingency plan for severe storms ensures easy access for essential services. Councils also need to equip their volunteers with the right toolkit for any disruptions.

Being proactive with regard to winter risk management allows councils to prioritise safety, clear communication and sustainable practices, ultimately protecting residents and communities during unpredictable winter conditions.

Getting winter ready:
An essential checklist for protecting community buildings

With increasingly unpredictable weather, councils may want to strengthen their winter risk management strategies to tackle potential weather hazards. One factor for councils to consider is the protection of community buildings, such as town halls and community centres, to ensure these can be maintained as safe spaces to protect residents from high winds, heavy rainfall, floods and snow.

Proper planning and maintenance are essential in keeping these areas accessible while also improving their condition and energy efficiency. Our specialists have recommended essential measures to bear in mind when considering how best to safeguard community buildings.

Prepare the building exterior for winter hazards

Snowfall and strong winds can cause structural damage to community buildings. The roof, windows, doors and passageways are the most vulnerable areas. A compromised exterior can lead to water pressure and heat loss. To protect community buildings in winter, council members can focus on:

- Inspecting roofing for loose tiles, leaks or damages.
- Checking windows and doors for seal gaps.
- Clearing gutters and drains to prevent water buildup and ice formation.
- Assessing external lighting for visibility and safety.
- Examining pathways and steps for cracks or slippery surfaces.

Inspect your pipes to prevent freezing and leaks

In winter, if not regularly checked, freezing water can expand or burst the pipes. When the ice thaws, leaks in the pipe can cause severe damage. In case of any emergency, it's always advisable to consult a registered plumber. For instance, thawing a pipe without adequate knowledge and the right technique could trigger flooding. To prevent any unwanted pipe or water issues, council members can look at:

- Insulating exposed pipes and water tanks, especially in unheated areas.
- Encouraging airflow by opening cabinet doors near plumbing.
- Running taps occasionally to keep water moving through the system.

Check and upgrade the heating system

Community buildings rely on their heating infrastructure to protect residents and maintain operations, especially in colder conditions. A heating system failure during severe winter weather can lead to leaks and costly repairs. Councils can ensure the heating system is functioning well by:

- Consulting a specialist to identify and fix damage, leaks or malfunctions.
- Testing all critical equipment to ensure it is working correctly.
- Checking radiators and vents for blockages or air pockets.
- Ensuring fuel supplies or energy sources are sufficient.
- Monitoring indoor temperatures regularly to prevent cold spots.

Improve energy efficiency

Whether it's a library, school or community centre, a more energy-efficient building helps communities achieve their sustainability goals and reduce energy bills. There are specific features that can help councils make their community buildings more energy efficient, such as:

- Conducting an energy audit to identify areas requiring improvement.
- Adding or upgrading insulation in roofs, walls and floors.
- Sealing gaps around windows and doors.
- Installing thermostats for better temperature control.

Build an emergency plan

Councils need to be prepared to respond to a range of seasonal emergencies. A comprehensive emergency plan can help protect communities from power cuts, flooding, weather hazards and water or gas outages. Our specialists recommend:

- Conducting a risk management audit.
- Preparing an emergency contact list and an evacuation plan.
- Educating residents about the emergency plan.
- Reviewing insurance plans and making sure that policies are suitable.
- Keeping a record of your winter risk management programme.

Weather hazards are unpredictable and can make it difficult for councils to protect and manage community buildings. Get in touch with your Gallagher representative to build your property resilience strategies ready for winter.

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To find out more, please contact us.

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CITATIONS

[1] "Common Causes of Impact Damage in UK Homes," *PCLA.co.uk*, 14 Mar 2025.
[2] "The 'Perfect Temperature' to Prevent Frozen Pipes," *Litmag.co.uk*, accessed 15 Oct 2025.
[3] "Civil Contingencies Act 2004," *Legislation.Gov.UK*, accessed 29 Oct 2025.
[4] "The Health and Safety at Work Act Explained," *British Safety Council*, accessed 29 Oct 2025.