

Rye Town Council – General Risk Assessment

Date: 10/04/25 **Conducted by:** Jessica Neame, Deputy Town Clerk

RISK MANAGEMENT STRATEGY

1. What Risk Management is

“Risk is the threat that an event or action will adversely affect an organisation’s ability to achieve its objectives and to successfully execute its strategies. Risk management is the process by which risks are identified, evaluated and controlled. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.” Audit Commission, *Worth the Risk: Improving Risk Management in Local Government*, (2001: 5)

Risk management is an essential feature of good governance. An organisation that manages risk well is more likely to achieve its objectives. It is vital to recognise that risk management is not simply about health and safety but applies to all aspects of the Town Council’s work.

Risks can be classified into various types, but it is important to recognise that for all categories the direct financial losses may have less impact than the indirect costs such as disruption of normal working. The examples below are not exhaustive:

- **Strategic Risk** – Long-term adverse impacts from poor decision-making or poor implementation. Risks damage to the reputation of the Town Council, loss of public confidence, in a worst-case scenario Government intervention.
- **Compliance Risk** – Failure to comply with legislation, laid down procedures or the lack of documentation to prove compliance. Risks exposure to prosecution, judicial review, employment tribunals and the inability to enforce contracts.
- **Financial Risk** – Fraud and corruption, waste, excess demand for services, bad debts. Risk of additional audit investigation, objection to accounts, reduced service delivery, dramatically increased Council Tax levels/impact on Town Council reserves.
- **Operating Risk** – Failure to deliver services effectively, malfunctioning equipment, hazards to service users, the general public or staff, damage to property. Risk of insurance claims, higher insurance premiums, lengthy recovery processes.

Not all risks are insurable and for some the premiums may not be cost effective. Even where insurance is available, a monetary consideration might not be an adequate recompense. The emphasis should always be on eliminating or reducing risk before costly steps to transfer risk to another party are considered.

2. Risk Management Policy Statement

Rye Town Council recognises that it has a responsibility to manage risks effectively in order to protect its employees, assets, liabilities and community against potential losses, to minimise uncertainty in achieving its aims and objectives and to maximise the opportunities to achieve its vision.

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The Town Council is aware that some risks can never be eliminated fully and it has in place a strategy that provides a structured, systematic and focussed approach to managing risk. Risk management is an integral part of the Town Council's management processes.

3. Risk Control

Risk control is the process of taking action to minimise the likelihood of the risk event occurring and/or reducing the severity of the consequences should it occur. Typically, risk control requires the identification and implementation of revised operating procedures, but in exceptional cases more drastic action may be required to reduce the risk to an acceptable level.

Options for control include:

- Elimination – The circumstances from which the risk arises are removed so that the risk no longer exists.
- Reduction – Loss control measures are implemented to reduce the impact/likelihood of the risk occurring.
- Transfer – The financial impact is passed to others e.g. by revising contractual terms.
- Sharing – The risk is shared with another party.
- Insuring – Insure against some or all of the risk to mitigate financial impact.
- Acceptance – Documenting a conscious decision after assessment of areas where the Town Council accepts or tolerates risk.

4. Risk Monitoring

Identified risks must be monitored and reviewed. It is also important to assess whether the nature of any risk has changed over time. The Risk Management strategy will be reviewed at least annually by the Clerk and then by Full Council.

The information generated from applying the risk management process will help to ensure that risks can be avoided or minimised in the future. It will also inform judgements on the nature and extent of insurance cover and the balance to be reached between self-insurance and external protection.

5. Risk Management System

Risk Identification – Identifying and understanding the hazards and risks facing the Town Council is crucial if informed decisions are to be made about policies or service delivery methods. The risks associated with these decisions can then be effectively managed.

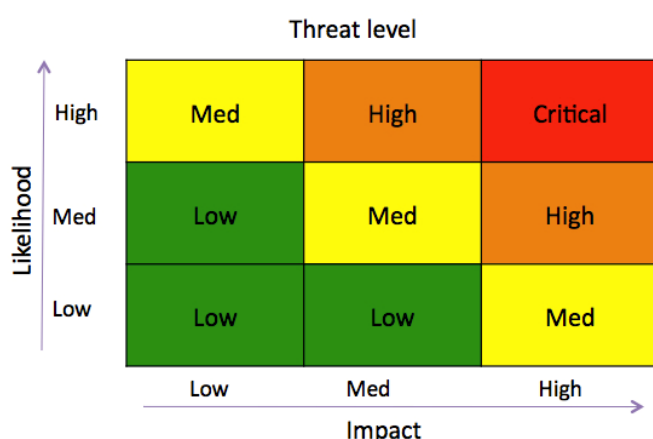
Risk Analysis – Once risks have been identified they need to be systematically and accurately assessed. If a risk is seen to be unacceptable, then steps need to be taken to control or respond to the risk.

Risk Prioritisation - An assessment should be undertaken of the impact and likelihood of risks occurring, with impact and likelihood being scored to give an overall risk level:

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Subject / location	Risk identified	Who/ what is at risk?	Risk level	Management / control of risk	Comments
Insurance cover	Under insurance of assets	Property/ Reserves	L	Assets Register updated @ 31 March, Insurance cover amended as required.	
Litigation	Potential risk of legal action being taken against the Council	Council/ staff/ members	L	Public liability insurance covers general personal injury claims where the Council is found to be at fault.	
Assets	Under-valuation/ under-insurance	Property/ Reserves	L	Assets Register updated @ 31 March. Premises and community assets re-valued professionally periodically.	Re-valuation of TH, THC & community assets pending.
Precept	Adequacy of precept	Council finances/ tax payer	L	Budget/Precept should be considered by deadline. Appropriate general reserve maintained, subject to RTC reserves policy.	
General power of competence	Loss of qualified clerk/ insufficient number of elected councillors to enable council undertakings dependent on the retention of GPoC.	Council/ council finances/ staff/ tenants	L	Deputy Clerk also CiLCA qualified. Publicity just prior to full elections, to ensure adequate prospective candidates.	
Cash	Loss / theft	Property	L	Little cash on premises. No petty cash. No cash payments received. (Any) cash/ cheques banked at least weekly	
Absence of Clerk	Service interruption	Creditors Certain TH activities	L	Councillors are authorised cheque/payment signatories. DTC financially competent and familiar with range of TH activities. DTC capable of covering the role in the	

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				short-term – and medium to long-term.	
Property	Loss/ damage	Property	M	Town Hall alarmed (9 keyholders) – access restricted to Clerk, DTC, TH Keeper, TH Attendants, Sergeant, Steward, Asst Steward, Mayor. Valuable items kept in safe. Appropriate insurance.	
Supply of goods & Services to the Council	Oversupply/Misappropriation	Property	L	Regulated by <i>Financial Regs</i> , authorised Budget and control of Clerk. Deliveries and invoices checked against delivery note by two staff. Payments ratified regularly by Council. Sample checking by Internal Auditor.	
Banking	Theft	Cash	L	Cheques/Payments/Transfers signed by min 2 signatories. Emergency spending and budgetary limits. Accounts reconciled monthly. Internal Auditor checks. Quickbooks cloud-based. No petty cash. Ensure any amounts handled are within insurable limits.	
Regalia	Chain, Mayoress badge and Dep Mayor badge	Property	L	Stored in safe in cell. Booking system in place. Mayor, Mayoress and Deputy permitted to store chains/badges at home temporarily only if have access to a secure facility. Insured against loss away from Town Hall.	Booking system not always maintained.
Short-term investments	Provider failure	Cash	L	Deposits up to £85k protected under FSCS. NSI Government-backed.	
Covid	Staff absence. General risk of spreading infection.	Staff / public	M	Encourage staff experiencing any of the officially-recognised common COVID-19 symptoms to not attend work until they have undertaken two LFTs (24 hours apart) – both of which should be negative – with the second being undertaken within the 2 hours immediately prior to attending work. Members with symptoms are encouraged to take LFTs before 'in	Review as required in line with government guidance

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				person' Council meetings/events and to refrain from attending if testing positive.	
Town Hall	Loss/ damage/ theft	Property	L	Town Hall alarmed (9 keyholders) – access restricted to Clerk, DTC, TH Keeper, TH Attendants, Information Assistants, Sergeant, Steward, Asst Steward, Mayor. Valuable items kept in safe. Appropriate buildings and contents insurance.	
Town Hall	Fire	Staff/ public/ property	L	Fire detection system – Serviced six-monthly. Professional assessment undertaken October 2019. Fire alarm tested regularly. Appropriate buildings insurance.	
Town Hall- main staircase	Rope handrail – loss of balance	Public/ staff	M	Ensure rope and end-hooks are inspected regularly. Public liability insurance.	Explore replacement handrails.
Town Hall – chamber	Edges of under floor heating grills – tripping.	Public/ staff	L	Monitor for loose screws. Public liability insurance.	
Town Hall	Injury/Abuse from agitated visitor (especially if one member of staff only in building)	Staff	L	Panic button linked to alarm system. Employer's liability insurance.	
Town Hall - attic	Stored items – tripping/injury	Staff/ public	L	Verbal reminders to exercise caution. Public liability insurance.	
Town Hall - attic	Raising/Lowering flags – awkward access & ladder – injury. Attic trap door heavy. Restricted space on roof and low parapet wall – risk of falling from roof.	Staff	M-H	Access restricted to TH Keeper, Steward, Clerk and Cllr Rivett. Employer's liability insurance. Sometimes possible to raise/lower flag without standing on the roof – ie by reaching from the ladder. Fly the lighter Confederation flag in windy conditions.	
Town Hall – Mayor's Parlour	Tripping on metal door stop	Staff/ registrars/ public	L	Regular reminders to staff to ensure as little as possible of the stop protrudes into the room. Public liability insurance.	
Town Hall – inside lobby	Theft of keys from unlocked key cabinet	Property	L	Staff nearby when TH open. Alarm system out of hours. Appropriate buildings and contents insurance.	
Town Hall – entrance lobby	Standpipe in public toilet – flooding	Property/ staff/ public	L	Staff nearby when TH open. Alarm system.	

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				Appropriate buildings and contents insurance.	
Town Hall – external	Ground floor windows, no locks. Risk of unauthorised entry	Property	L	Alarm system. Appropriate buildings and contents insurance.	Consider installing locks
Town Hall – external	Rubbish in the way or leaves causing a slip hazard in rear passage way (fire escape route)	Staff/ public	L	Drawn to attention of neighbours as and when necessary. Clear leaves periodically. Public and employer's liability insurance.	
Town Hall Garden	Injury from hazardous litter	Public/ staff	L	Litter bin regularly emptied by RTC staff. Area regularly inspected. Public and employer's liability insurance.	
Town Hall Cottage	Non-payment of rent	Council finances/ tax payer	M	Tenants deposit – use of specialist lettings agents to ensure compliance with all lettings/deposit legislation.	Consider specialist landlord's insurance.
Town Hall Cottage	Gas boiler malfunction	Tenants	L	Annual Gas Safety certification.	
Town Hall Cottage	Fault with electrics	Tenants	L	Electrical Installation Condition Survey undertaken every 5 years	
Town Hall Cottage	Rope handrail on stairs – risk of accident	Tenants	L	Replacement not possible as fixed handrail would impede movement of furniture.	
97 South Undercliff	Non-payment of rent	Council finances/ tax payer	M-H	Tenants deposit – use of specialist lettings agents to ensure compliance with all lettings/deposit legislation.	Consider specialist landlord's insurance.
97 South Undercliff	Gas boiler malfunction	Tenants	L	Annual Gas Safety certification	
97 South Undercliff	Fault with electrics	Tenants	L	Electrical Installation Condition Survey undertaken every 5 years	
Heritage Centre	Failure of HC charity – building left vacant	Council finances/ tax payer	M	Liability for payment of business rates if the building cannot be re-let or repurposed.	
Heritage Centre – exterior	Wooden weatherboarding	Public	L	Monitor for damage and consider replacing	
Skate Park	Hazardous litter/items on site – injury	Public	M	Weekly inspection & litter removal. RDC contractor removes litter except for leaves under the structure. Litter bin on site. RTC arranges removal of larger items	

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				(wood, pallets) as and when required.	
Skate Park	Injury through misuse of facility	Public	H	Advisory sign on structure. Cover under Council's combined insurance policy	
Skate Park	Equipment defect resulting in injury	Public	H	Inspected weekly (hazards addressed on ongoing basis). Annual ROSPA Inspection (June)	
Freda Gardham Field	Non-payment of rent from tenants	Council finances/ tax payers	L	Rent reviewed Jan 2025 – rent frozen (£500pa) for a further 5 years.	Commence next rent review Oct 2030
Ferry Road Nursery site	Non-payment of ground rent from tenants	Council finances/ tax payers	L	Annual rent demand diarised and schedule of rent increases drafted (July 2018).	
7 Wish Ward – land adj	Tripping on loose or uneven slabs/masonry	Public/ staff	L	Inspected regularly by Town Steward team	
7 Wish Ward – land adj	Low boundary wall collapsing	Public	L	Reinforced 2017.	
7 Wish Ward – land adj	Injury from hazardous litter	Public/ staff	L	Litter bin emptied regularly by RDC's contractors.	
Fingerpost signs	Damage/ vandalism	Public/ property	L	Inspected regularly by Town Steward team	
Grit bins	Theft of bin or rock salt. Damage/ vandalism	Public/ property	M	Inspected regularly by Town Steward team	
Town Steward service	Use of machinery, working in public spaces, risk of injury etc.	Staff/ public/ property	M-H	All Town Steward activities, machinery and work locations are subject to separate risk assessments.	Update annually.

For Review: April 2026