



Lytham Town Council

Risk Management & Assessment Policy

(Adopted: 29/10/2025, Review due: 29/10/2027)

1. Introduction

The purpose of this policy is to ensure that Lytham Town Council identifies, assesses, manages and reviews risks in a consistent, proportionate and auditable way, protecting people, assets, services, finances and the council's reputation.

2. Scope

This policy applies to all council activities, assets, events, staff, contractors, volunteers and councillors.

3. Principles

- Risk assessments will be **suitable and sufficient** (HSE). [HSE](#)
- Likelihood will be expressed using the **PHIA Probability Yardstick** and recorded numerically for scoring. [GOV.UK](#)
- Control measures will follow the hierarchy model of:
 - Remove → Avoid → Reduce → Administratively Accept → PPE / Insurance.
- Decisions on acceptance of residual risk should be recorded and, where High / Very High, approved by the relevant committee or the full council.

4. Roles and responsibilities

- **Full Council:** approves the policy and high / very-high risk treatments; receives annual assurance by review of this Policy and the Council's Risk Register
- **Finance & Governance (or Risk) Committee [where established]:** oversight, quarterly review of the risk register.
- **Clerk (Responsible Officer):** maintains risk register, ensures assessments completed, ensures Control Measures are applied, schedules reviews, provides training.

- **Councillors / Managers / Event Organisers:** ensure local risk assessments for activities they lead, report incidents, implement actions dynamically to mitigate risks where unforeseen risks occur.

5. Process

- The Clerk will complete a risk assessment before starting new activities or if circumstances change.
- The PHIA-based template will be used to effectively describe likelihood of risk.
- Record assessments on the central **Risk Register** with owner and review dates.
- For **High** and **Very High / Critical** risks, implement immediate controls and report to committee/full council.
- Review all risk assessments at least annually; higher-risk items quarterly or after incidents.

6. Incident Reporting and Learning

All incidents and near misses must be reported to the Clerk; the Clerk maintains an incident log and proposes remedial actions and updates assessments.

7. Training & competence

All staff, councillors and volunteers with responsibilities must receive basic risk-assessment / GDPR / health-and-safety training appropriate to role.
External providers will be considered (e.g. NALC/SLCC/HSE resources).

8. Insurance provision

The council will maintain appropriate insurance (public liability, employer's liability, fidelity guarantee, etc.) and review cover annually.

NB: Insurance is a mitigation, not a substitute for reasonable controls.

9. Review of Policy

This policy will be reviewed every 2 years or sooner if legislation or council practice changes.

Version Control

Version	Date	Description of Change	Author
V1	29/10/2025	Policy approved and adopted	Luke Russell C/RFO

Appendix A - Descriptors

1 - Summary of the PHIA Probability Yardstick, use this to provide a consistent range of descriptors for *likelihood* (use as horizontal axis)

Use the PHIA yardstick terms and approximate percentage bands (the standard UK intelligence community yardstick). Map each term to a simple numeric **Likelihood score** (1-7) for calculation:

PHIA term	% range (approx.)	Likelihood score (for model)
Remote chance	>0% - ~5%	1
Highly unlikely	~10% - ~20%	2
Unlikely	~25% - ~35%	3
Realistic possibility	~40% - <50%	4
Likely / Probable	~55% - ~75%	5
Highly likely	~80% - ~90%	6
Almost certain	~95% - <100%	7

(Exact PHIA wording and ranges: GOV.UK PHIA Probability Yardstick). [GOV.UK](https://gov.uk/phia)

2 – Impact (Consequence) scale (use as vertical axis)

A 1-5 impact scale covering ‘typical’ town council consequence areas (people, service, finance, reputation, legal). Assign an **Impact score** 1-5:

Impact	People	Service	Finance	Reputation	Legal
1 - Negligible	No injury / Minor inconvenience	Minor inconvenience	Financial loss <£250	Routine fix	No impact
2 - Minor	First aid	Short disruption	Financial loss £250 - £2,000	Local minor complaint	Local Minor Complaint / advice sought
3 - Moderate	Medical treatment	Temporary service loss	Financial loss £2,000 - £10,000	Critical local media articles	Councillor grievance / complaint to Monitoring Officer
4 - Major	Serious injury / hospitalisation	Long service failure	Financial loss £10,000 - £50,000	Sustained local press	Legal Exposure
5 - Catastrophic	Death or multiple serious injuries	Critical infrastructure failure / loss	Financial loss >£50,000	National press	Prosecution

NB: The financial bands can be adapted in the event of change to the council's size / present budget levels

3 – Risk scoring & acceptance thresholds

Calculate **Risk Score** = **Likelihood score** × **Impact score** (range 1-35). Adopt these thresholds and responses:

Risk Score range	Action Required
1-6 (Low)	Acceptable: monitor; record and review annually
7-12 (Medium)	Manage: implement identified controls within a planned timeframe; review quarterly.
13-20 (High)	Urgent action: treat risk now, escalate to Clerk / relevant committee, report to full Council. Consider temporary suspension of activity until controls in place.
21-35 (Very High / Critical)	Immediate action required: stop activity if necessary; full Council oversight; inform insurers / legal as appropriate.

Lytham Town Council will also apply ALARP / “as low as reasonably practicable” logic when deciding whether residual risk is acceptable.

Catastrophic 5	Low	Medium	High	High	Critical	Critical	Critical
Major 4	Low	Medium	Medium	High	High	Critical	Critical
Moderate 3	Low	Low	Medium	Medium	High	High	Critical
Minor 2	Low	Low	Low	Medium	Medium	Medium	High
Negligible 1	Low	Low	Low	Low	Low	Low	Medium
	Remote chance >0% - ~5% 1	Highly unlikely ~10% - ~20% 2	Unlikely ~25% - ~35% 3	Realistic possibility ~40% - <50% 4	Likely / Probable ~55% - ~75% 5	Highly likely ~80% - ~90% 6	Almost certain ~95% - <100% 7

Lytham Town Council - Risk assessment table - Likelihood (x axis) & Impact (y axis)