

SOUTHWOLD TOWN COUNCIL

ANNUAL RISK ASSESSMENT 2023.2024

Approved by council 30th May 2023

A. Properties:

1. The following risks have been identified in relation to property:

- (i) a) Risks to the fabric of buildings.
b) Risks of contamination and decontamination remediation at council sites
- (ii) Risks in relation to rent i.e. the Council must ensure that it receives an appropriate rent for its property, that that rent is properly collected, that rent reviews are undertaken at the right time and that appropriate steps are taken when arrears are incurred.
- (iii) Liabilities under legislation.
- (iv) Risks playing equipment.

2. Controls:

- (i) The Town Council sought revaluations from NPS of all its properties in January 2014. As a result of the 2014 review the insurance values have been subsequently index-linked. The Town Council reviewed insurance valuations again in March 2014, and in December 2016 and Dec 2019 the Insurers agents valued all Town Council property for insurance purposes.
One of the Town Council properties is controlled by Fair Rent legislation. This is reviewed as soon as possible i.e. two years after registration.
- (ii) a) Visual inspections of properties are undertaken at rent reviews by a NPS chartered surveyor who reports back to the Council. Schedules of Dilapidations are served if necessary. A Schedule of Condition of each property within the portfolio was undertaken by NPS Property services during 2015 and works on the properties categorised according to urgency, with updates on some properties in 2020. A rolling programme of repairs has commenced in accordance with these schedules. A schedule of condition was undertaken at Flats 1 and 9a Hurren Terrace on lease expiry and schedules of condition will be undertaken at lease expiry on any other properties as they become vacant and remedial works undertaken.
- b) Contamination on sites - Professional advice is sought on those sites where contamination might be considered a risk and a remediation strategy formulated in conjunction with the professional advisers and the EPO. The financial implications of decontamination remediation will be monitored by the Finance cttee in liason with, or as part of, the appropriate strategic project group through the project risk analysis. For the site at Station Road non-intrusive surveys have been undertaken of the area, together with a report on the structure of Hurren Terrace (Chicks reports April / May 2020). Further recommended contamination surveys have been carried out and some are ongoing as required.

- (iii) Rent reviews are conducted by NPS, and in association with the Fair Rent Officer as required.
- (iv) The Landlords working group and the Finance Cttee review receipt of rents monthly. Tenants are requested to set up standing orders in order to pay rent due.
- (v) The Town Council previously employed Richard Jellicoe a chartered surveyor to undertake inspections of its business premises to comply with the Asbestos at Work Regulations 2002. Duncans carried out an asbestos survey of Station Road Garage during 2016. Other asbestos surveys are carried out as required.
- (vi) The Town Council employs appropriately qualified plumbers and heating engineers to inspect annually the gas boilers and other fittings in the domestic properties it lets for which it has a repairing liability, and to undertake any work necessary in order to provide the annual Landlord's Certificate. Hard wire tests are carried out at each property as they fall due in accordance with current legislation. PAT tests are carried out annually. The Council is aware of the updated legislation relating to electrical checks in residential properties. Requirements to comply with the legislation for electrical testing May 2020 was implemented.
- (vii) The Town Hall boiler has been replaced with a modern condensing boiler and re-sited the Committee Room. It is serviced annually and inspected. The disability audit for the Town Hall has been received and the implications for changes in the way the Town Hall is being used will be considered (June 2020).
- (viii) Fire legislation, including Smoke and Carbon monoxide alarms – These have been fitted throughout the Town Council properties as required by current legislation. Tenants have been advised of their responsibilities to check the equipment. The Council is also aware of the updated legislation in relation to fire safety requirements. The Council contracts a fire safety advisor to carry out regular checks on all of its premises and to make recommendations to council.
- (ix) The Town Council is aware of the legislation which came into force during 2017 on Energy Performance certificates and the required EPS checks were carried out during 2016 to ascertain work required. A programme for required improvements has been implemented. The Town Council is a member of the National Landlords Association to ensure that it is regularly updated on landlords' responsibilities as legislation changes.
- (viii) East Suffolk Council undertakes regular inspections of town council play equipment. The skateboarding ramps on the Klondyke play area have been built in accordance with advice from ROSPA who will conduct inspections. A climbing frame with safety surface and basketball post is in place and has been insured as have the skateboard ramps. The play area at Tibbys Green opened in 2011 and was transferred to the Town Council in 2015. New play equipment added in 2018 and 2019.
- (ix) The Town Council has a fire risk assessment of the Town Hall undertaken annually and has improved security as a result of an inspection by the Crime Security Officer. Fire extinguishers have been checked annually by Chubb Fire Ltd and fire and smoke alarms checked regularly by staff and annually by an independent contractor. The smoke alarm

system has recently been extended. Carbon monoxide alarms are fitted where required by current legislation.

- (x) The Council's collection of silver is kept in the vaults of Lloyds Bank. Because it is in regular use the Town Mayor's chain is kept in an appropriate safe at the Town Hall
- (xi) The Town Council had a fire risk assessment undertaken on the residential properties at Station Road and the properties at Strickland Place in 2013. Further fire assessments have been carried out within the property portfolio as required. Works required, as noted in these assessments, has been commissioned.
- (xii) The Town Council had a valuation carried out by Gaze valuers in Jan 2017 on its portfolio of paintings and artefacts. Including silver items and civic regalia. Insurance cover amended as appropriate.
- (xiii) The Town Council uses a solicitor for all of its lease/ rent documentation to ensure that they are legally drawn up. This ensures protection of both tenant and landlord.
- (xiv) The Town Council agreed to redevelop Station Road and received Coastal Community Grant Funding. Confirmation was received that this funding spend profile was extended. As part of the project plan, the strategic project group considered the project in light of Covid 19, including the remaining financing of the project required. Further finance agreements were received to complete the project.

B. Finances:

1. The following risks have been identified:

- (i) Security of banked funds including online banking and pre-paid debit card.
- (ii) Security of cash.
- (iii) Security of Petty Cash.
- (iv) Risk of litigation.
- (v) a) Project financial exposure, and b) respective grant funding being received in line with cashflow expectations.

2. Controls:

- (i) Cheques must be signed by two councillors or if they are signed by one councillor and the Clerk, they must be countersigned by a second councillor. A councillor must also initial invoices to show they have been checked against the cheques. Cheque book stubs are countersigned. Invoices are also approved for payment by the Council and councillors receive a monthly Financial Statement from the account's software. The Council has agreed that payments can be made by BACS. The secretary has been authorised to set up the payments which then need to be approved in line with the requirements of the bank mandate. Separate records of BACs payments are retained in line with internal auditor recommendations.

- (ii) Concern about the financial situation in Ireland led council to close the Bank of Ireland account. The balances of the council accounts are being split between institutions to reduce exposure to one organisation. Deposit to CCLA approved 2019 and increases / withdrawals as minuted.
- (iii) Cash is not kept in the Town Hall longer than four working days. When it is in the Town Hall it is kept in the appropriate safe. Receipts are issued for both cash and cheques. The Council is insured against the loss of money in transit (up to £500), and in locked premises (£250).
The Petty Cash account is no longer used, and all payments are reimbursed by cheque/ Bacs.
- (iv) The Finance working group undertake minimum quarterly inspections of the accounts/ management accounts but strive to undertake this on a monthly basis.
- (v) The Town Council's insurance cover currently includes a Fidelity Guarantee which covers all balances held (up to £2m March 2023).
- (vi) The Council has Public Liability cover of £10,000,000.
- (vii) Pre paid debit card – Specific control procedures will be incorporated into a usage policy (once council obtains a card) to detail the responsibility of the user employees, the expenses that they can incur and the necessary supporting documentation/ approval needed to accurately reflect the Standing Orders and Internal Control Statement as required by the internal auditor.
- (viii) Bacs – online system banking – administrator/ signatory to input payments and second signatory required to authorise again. Usual reconciliation against bank accounts. Note will be made of those carrying out the online inputs on each occasion.
The Financial Standing Orders will reflect the limit of any transfers to be authorised and by whom and these will be reported to the next F and G cttee meeting.
- (ix) a) Each project undertaken by the Council will be subject to its own project plan and risk analysis.

b) Grant funding payable will be drawn in line with approved cashflow / project draw down timescales to ensure that the council cashflow is not adversely affected.

C. Personnel:

1. The Town Council is aware of the provisions of the Health & Safety at Work Act 1974 and workplace regulations and has identified the following specific risks:
 - (i) Risk of injury while employed by the Council.
 - (ii) Risk of loss as a result of employee's error.
 - (iii) Risk to members.
 - (iv) Risk of abuse or harassment from members of the public.

(v) Covid 19 risk assessments for the workplace

2. Controls:

(i) All the above are covered under the insurance policy: employer's liability up to £10,000,000, accident and assault up to £500,000, employees and members up to £20,000.

(ii) The Council's staff is employed on the ground floor where help is more available if needed than it was on the second floor and the risk posed by the flight of stairs obviated.

(iii) Fire alarms and smoke alarms are in place and checked regularly.

(iv) In accordance with the advice of the independent Fire Safety Officer used by the Council the back door is unlocked (although not unbolted) when the building is occupied. All rooms display instructions on fire exits, marshalling points etc.

(v) Gardening and other contractors used by the Town Council are asked to use fluorescent jackets as appropriate.

(vi) Covid 19 risk assessment undertaken for working at the Town Hall and guidance implemented May 2020 for Covid situations ie Town Hall would remain closed to public at such times.