

Bristol Community Land Trust
Risk Management Policy
Date first adopted: April 2026

Review dates:

Date of review	Amendments/Updates made	Reviewed & accepted	Proposed next review
April 2028			

Purpose

This policy establishes a structured approach to identifying, assessing, and managing risks that may affect the BCLTs ability to deliver affordable housing, steward community land, and operate responsibly. The policy ensures risks are managed to protect residents, land and housing assets, financial sustainability, legal compliance, and the organisation's reputation.

Scope

This policy applies to all directors, staff, volunteers, contractors, and partners involved in the activities or operations of the BCLT. It covers all land, housing assets, projects, and services managed by the organisation.

- Risks will be identified early through regular reviews, reporting, and project planning.
- Risks will be assessed according to likelihood and potential impact.
- Appropriate mitigation measures will be implemented to reduce or manage risks.
- Risks will be monitored and reviewed regularly by management and the Board.
- The organisation will promote transparency, accountability, and responsible governance.

Roles and Responsibilities

Board of Directors	Executive Director / Manager / Most senior staff	Staff and Volunteers
• Approve and oversee the Risk Management Policy. • Review the organisational risk register at least twice per year. • Ensure appropriate financial oversight and governance. • Ensure adequate insurance coverage is in place. • Ensure compliance with legal and regulatory obligations.	• Manage and update the Risk Register. • Report significant risks to the Board. • Implement mitigation and control measures. • Ensure staff and volunteers understand risk management responsibilities.	• Follow organisational procedures that reduce or manage risks. • Identify and report emerging risks or incidents promptly. • Participate in training and safety procedures when required.

Risk Identification

Risks may be identified through strategic planning processes, property inspections, financial monitoring, stakeholder feedback, regulatory updates, and operational reviews.

Risk Categories

Governance Risks	Financial Risks	Property and Asset Risks
• Conflicts of interest among directors • Lack of board capacity or expertise • Poor governance or decision-making processes	• Funding shortages or unstable income streams • Unexpected property repair or maintenance costs • Cash-flow pressures	• Structural damage to buildings • Health and safety hazards affecting residents • Inadequate maintenance of housing or land
Legal and Regulatory Risks	Operational Risks	Community and Reputation Risks
• Non-compliance with housing regulations • Planning permission issues • Contractual disputes	• Staff shortages or turnover • Failure of IT systems • Data protection breaches	• Community opposition to projects • Poor stakeholder engagement • Negative publicity

Risk Assessment

The CLT will assess risks using a likelihood and impact framework. Each risk will be evaluated and assigned a rating to determine priority and necessary mitigation measures.

Likelihood Levels

Low – unlikely to occur

Medium – possible occurrence

High – likely to occur

Impact Levels

Low – minimal operational impact

Medium – manageable disruption

High – significant financial, legal, or reputational consequences

Risk Register

The organisation will maintain a Risk Register documenting identified risks, their likelihood and impact ratings, mitigation actions, responsible persons, and review dates. The register will be reviewed quarterly by management and at least twice per year by the Board.

Insurance

Property insurance - Protects the CLT's physical assets such as homes, buildings, and sometimes land improvements.

Public liability insurance - Protects the CLT if a member of the public is injured or their property is damaged because of the organisation's activities or property.

Employer's liability insurance - Covers claims from employees who are injured or become ill because of their work.

Trustee/Directors and Officers liability insurance - Protects trustees or board members personally if they are sued for decisions made in their governance role.

Incident Reporting

Any incidents, hazards, or emerging risks must be reported promptly to management and recorded. Serious incidents must be escalated to the Board and handled according to regulatory reporting requirements.

Policy Review

This policy will be reviewed every two years, or sooner if required due to regulatory changes, operational needs, or organisational growth.

Equality and diversity

We will apply this policy consistently and fairly and will not discriminate against anyone based on any protected characteristics, including those set out in the Equality Act 2010.

Complaints

Any resident or other stakeholder who is dissatisfied with how we have managed their properties is able to submit a complaint using our Complaints process.

Once our Complaints policy is complete and if they remain dissatisfied, then they can contact the Housing Ombudsman.