

No	Risk event	Who/what would be harmed	How would they be harmed	Owner	Assessed Score in Jan 2024			Assessed Score in February 2025				
					Likelihood (L)	Impact (I)	Total (LxI)	Likelihood (L)	Impact (I)	Total (LxI)	Actual Incidents (No)	
1	Legionella	Residents. Visitors. OWUC finances. OWUC reputation. OWUC operations.	Illness or death. Liability payments. Almshouses not viewed as a safe and well maintained.	Clerk Trustees				1	5	5	5	0
2	Asbestos	Residents. Visitors. OWUC finances. OWUC reputation. OWUC operations.	Illness or death. Liability payments. Almshouses not viewed as a safe and well maintained.	Clerk Trustees				4	2	8	0	0
3	Long term Almshouse vacancy.	OWUC finances.	Loss of income. Cost of utility bills.	Clerk	2	1	2	3	2	6	0	0
4	Loss of buildings due to fire.	Residents. OWUC finances. OWUC reputation. OWUC operations.	Injury or death. Cost of rebuild or repairs. Loss of income. Loss of housing for residents.	Clerk	1	5	5	1	5	5	0	0
5	Health & Safety –outside homes, including icy paths and trip hazards.	Residents. Visitors. OWUC finances. OWUC reputation. OWUC operations.	Injury or death. Liability payments. Almshouses not viewed as a safe and well maintained.	Clerk	1	4	4	1	4	4	0	0
6	Health & Safety –inside homes, including trip hazards.	Residents. Visitors. OWUC finances. OWUC reputation. OWUC operations.	Injury or death. Liability payments. Almshouses not viewed as a safe and well maintained.	Clerk	1	3	3	1	3	3	0	0

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7	Cost over-runs on refurbishment.	Residents. OWUC finances. OWUC operations.	Disruption from extended building work. Additional escalating costs. Less efficient operations.	Clerk	1	2	2	1	2	2
8	Violent incident whilst lone working onsite resulting in injury or death.	Clerk. Trustees. Contractors. OWUC finances. OWUC reputation.	Injury or death. Liability payments. Almshouses not viewed as a safe place to work.	Clerk	1	5	5	1	5	5
9	Resident not complying with the OWUC Terms of Residency.	Other residents. Structure of almshouses. OWUC finances. OWUC reputation. OWUC operations.	Living arrangements affected by anti-social behaviour. Damage to fixtures, fittings and white goods. Cost of remedial repairs or refurbishment. Almshouses viewed as an unsafe and unpleasant place to live. Time and difficulty addressing and resolving the issue.	Clerk Trustees	2	2	4	2	2	4

Contractors carefully selected and references checked.
Work scoped, specced and detailed in a written quote.
Contractors insurance checked.
Ongoing work regularly monitored.
Regular update reports to trustees.
Contract mitigates for over runs.

House Manager or Trustee visiting the almshouses to always carry a mobile phone.
House Manager or Trustee visiting the almshouses at night always to inform a family member or friend.
Contractors to be asked to make regular contact if working onsite at night.

Ongoing work to maintain good relations between residents and between the Clerk and residents.
The process to raise issues with the Clerk or Trustees is easy and transparent.
All issues are addressed quickly and the correct processes are used to investigate and resolve, with additional helpful parties consulted e.g. local social worker, NOK.
The Clerk regularly enters residents houses to assess if there is damage or unsafe alterations being made e.g. electrical.

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10	Refusal to pay MMC or an increase in MMC.	OWUC finances. OWUC reputation. OWUC operations.	Loss in income. Damage to almshouses reputation if there is local gossip about unfair MMC increases. Time and effort to resolve the issue.	Clerk Trustees	1	2	2	1	2	2	
11	Reputational Management	OWUC finances. OWUC reputation. OWUC operations.	Damage to almshouses reputation. Almshouses not viewed as a safe and well maintained. Almshouses viewed as an unsafe and unpleasant place to live. Loss of income.	Clerk Trustees	1	2	2	1	2	2	