

No	Risk event	Who/what would be harmed	How would they be harmed	Owner	Assessed Score in Jan 2023			Action to mitigate risk	Assessed Score in January 2024			Actual Incidents (No)
					Likelihood (L)	Impact (I)	Total (LxI)		Likelihood (L)	Impact (I)	Total (LxI)	
1	Long term Almshouse vacancy.	OWUC finances.	Loss of income. Cost of utility bills.	Clerk	2	2	4	Refurbishment & proper maintenance will attract new residents. Website and local advertising. Financial budgeting to allow for this risk. Work on local reputation.	2	1	2	
2	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	Smoke detectors tested every 2 months. Insurance in place. Cooker hobs planned to change from gas to electric. Yearly PAT Testing of all white goods including tumble dryers.	1	5	5	
3	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	Twice yearly grounds inspections. Residents feel safe to mention issues and areas of concern. Issues and areas of concern raised dealt with quickly. Contractor employed to assist with clearance and gritting of icy paths.	1	4	4	
4	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	4	4	Residents feel safe to mention issues and areas of concern. Issues and of concern raised dealt with quickly. Effective and reliable emergency call out system installed. Clerk to remind residents to wear their emergency pendant and to test these regularly. Clerk to highlight to the resident any potential trip hazards e.g. rugs and wires.	1	3	3	
5	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	Contractors carefully selected and references checked. Work scoped, specced and detailed in a written quote. Contractors insurance checked. Ongong work regularly monitored. Regular update reports to trustees. Contract mitigates for over runs.	1	2	2	

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6	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	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.	1	5	5	
7	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	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.	2	2	4	
8	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	Residents given plenty of notice before increase. Reason for the increase is properly explained. Residents have the opportunity to ask for the Annual Accounts or discuss the increase. Ongoing work to maintain good relations between residents and between the Clerk and residents. An atmosphere where a resident would feel comfortable to discuss if they were unable or would struggle to pay their MMC or any increase.	1	2	2	

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9	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				Residents feel safe to mention issues and areas of concern. Issues and areas of concern raised dealt with quickly. 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.	1	2	2	