

CASSILTOUN HOUSING ASSOCIATION RISK REGISTER - 2023/24

Risk Category	Risk	Pre Control Measure				Risk Level	Control Measures	Post Control Measures				Action Plan	Risk Owner	Risk Appetite
		Likelihood	Impact	Total Risk Score				Likelihood	Impact	Total Risk Score	Risk Level			
Health and Safety Compliance	1 Damp and Mould	4	2	8	Significant	Re-doing the damp and mould process, reporting to the Board of Management, creating a video	3	2	6	Moderate		AM		
	2 EICR	2	2	4	Moderate	Being monitored, new housing management system, procurement framework	1	2	2	Low		AM		
	3 Gas	2	2	4	Moderate	Being monitored, new housing management system, procurement framework	1	2	2	Low		AM		
	4 Legionella	2	2	4	Moderate	Being monitored, new housing management system, procurement framework	1	2	2	Low		AM		
	5 Asbestos	2	3	6	Moderate	Being monitored, new housing management system, procurement framework	1	2	2	Low		AM		
	6 Failure to comply with policies and procedures for Health & Safety	2	4	8	Significant	Regularly implement policies and procedures	1	4	4	Moderate		CEO		
Data integrity and Cyber Security	7 Cyber Attack	3	5	15	High	Cyber training, firewalls, new ICT Policy, Phishing, cloud based platform which is more secure.	2	5	10	Significant	Do more phishing and role out training/	CEO		
	8 Incorrect and out of date data	5	3	15	High	data cleansing, compliance with retention schedule, Office 365 and Home Master	3	3	9	Significant	Data cleansing staff day	CEO		
	9 Internet connectivity goes down	2	2	4	Moderate	Moving to cloud bases system, leasline, can login anywhere	1	2	2	Low		CEO		
Recruitment and Retention of Staff and Board	10 unable to fill staff posts	4	3	12	Significant	advertising widely, looking at use of internal resources, changed the way we recruit.	3	3	9	Significant		CEO		
	11 Unable to fill board of management posts	2	5	10	Significant	recruited externally and now have a waiting list	1	5	5	Moderate		HoCorp&Fin		
	12 Staff are not skilled to deliver	3	2	6	Moderate	Training budget, mentoring, training in-house	2	2	4	Moderate		HoCorp&Fin		
Financial	13 Increase in rent arrears	5	3	15	High	Mobysoft rent sense, Home Master, staff training and auditing, Implementation of Policies and procedures	4	3	12	Significant		HM		

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	14 Void loss increase	4	3	12	Significant	full technical team compliment, Home Master, New contract, improved performance and monitoring, procurement framework.	3	2	6	Moderate		HM		
	15 Costs increasing	5	4	20	High	Reducing costs, seeking VFM, procurement, benchmarking, external evaluation of costs	5	3	15	High		CEO		
Asset Management	16 Fail to meet EESH2/Net Zero	3	3	9	Significant	Completing EPC's, technical team visiting stock to check intergrity of data	2	3	6	Moderate		DoO		
	17 Fail to have resources to invest in stock	2	3	6	Moderate	Re-profiling 30 year asset management plan, and staff checking integrity of data	1	3	3	Low		CEO		
Legal and Regulatory Compliance	18 Failure to comply with relevant legislation	2	5	10	Significant	Caldendar of priorities, report on compliance, assurance process, internal/external audits	1	5	5	Moderate		CEO		
Customer Service/expectations	19 Unable to deliver projects	4	3	12	Significant	Robust evaluation monitoring, re-profiling activities and utilising volunteers/resources	2	3	6	Moderate		All - project dependant		
	20 Business disruption through change - tenants dissatisfied	2	2	4	Moderate	Communication with tenants, minimise disruption through staff working practices.	1	2	2	Low		CEO		
	21 Fail to meet customer expectations	3	2	6	Moderate	New telephone system, better contract management, Home Master, improve digital offering, implementatgion of digital transformation strategy	2	2	4	Moderate		AM		



CASSILTOUN TRUST RISK REPORT - 2022/23

Risk ID	Name	Risk	Pre Control Measure				Post Control Measures				Action Plan	Category	Risk Owner	Action Owner	
			Likelihood	Impact	Total Risk Score	Risk Level	Control Measure	Likelihood	Impact	Total Risk Score					Risk Level
4	Costs higher than budgeted	Increases in costs exceed the income stream, ongoing repairs and maintenance not completed & business becomes unsustainable	3	3	9	Significant	Budget set annually with value for money sought for any ongoing maintenance. Items outlined in the Fire Risk Assessment to be addressed	2	2	4	Moderate	Monitor	Financial	CEO	CEO
1	Stables Heating & Hot water provision	Staff dissatisfaction and health and safety breaches.	3	4	12	Significant	Electric wall mounted heaters have been successfully used for over 2 years. Investigations into underfloor heating is still ongoing . Immerser for hot water working effectively	2	3	6	Moderate	Ongoing	Operational	CEO	CEO/Asset Manager
2	Board Succession Planning	The Trust may not have sufficient experienced or skilled board members in future years.	2	4	8	Significant	CHA will support and encourage board recruitment particularly through the Community team	2	4	8	Significant	Continue to promote locally and re-visit recruitment process	Governance	CEO	CEO/HOCHR&F
3	Income levels appreciate at lower rate than anticipated	Rent increases are restricted as they become unaffordable	3	3	9	Significant	Rent increases discussed and approved by the Board and agreed with occupants of the building	2	2	4	Moderate	Monitor	Financial	CEO	CEO
5	Inability to fund building investment	Buidling is not adequalty maintained, Trust not viable	4	5	20	High	Building condition survey being finalised Options Appraisal	3	3	9	Significant	Ongoing	Financial	CEO/Asset Manager	



CASSILTOUN STABLES NURSERY RISK REPORT - 2022/23

Risk ID	Name	Risk	Pre Control Measure				Risk Level	Control Measure	Post Control Measures				Action Plan	Category	Risk Owner	Action Owner
			Likelihood	Impact	Total Risk Score				Likelihood	Impact	Total Risk Score	Risk Level				
2	Operational	We lose staff and cannot recruit	4	5	20	High	Investing in and upskilling our own staff including MA's. Reviewing salaries Implemented GLW throughout the nursery	3	5	15	High			Nursery Manager		
3	Operational	The deterioration in the woodlands impacts on the Nurseries ability to deliver its outdoor programme	2	2	4	Moderate	The Nursery is working closely with the Community Woodland Officer to ensure that kindergarten sites remain open. Permission to use (park space) agreed with GCC.	1	2	2	Low			Nursery Manager		
10	Operational/ Reputational	The nursery contracts contagious infectious diseases	2	4	8	Significant	Nursery follows Infection Control Measures Monthly spraying	1	4	4	Moderate	Risk assessment and infection control measures are in place.		Nursery Manager		
6	Operational	Business disruption in the event of a disaster which could impact on income	2	4	8	Significant	The Nursery can operate if part of the Nursery is affected by business disruption in the short term, insurance would cover loss of income for major disasters. Longer term disruption would have business implications.	1	4	4	Moderate	Business continuity plan to be implemented as per Internal Audit recommendations		CEO		
9	Governance	Failure to comply with relevant legislation (e.g. Data Protection, Health & Safety, OSCR, SCWIS requirements).	1	5	5	Moderate	Nursery follows governance timetable to ensure deadlines/requirements are met. Compliance with Care Inspectorate and GCC	1	5	5	Moderate			Nursery Manager		
11	Operational	The Nursery has a poor Care Inspection	2	4	8	Significant	Care Inspectorate Inspection Visit on 11 February 2020. Grade 4 awarded.	1	2	2	Low			Nursery Manager		

Business Impact		
5	Extreme	Reputation - Sustained widespread media critical coverage. SHR statutory intervention & potential transfer of assets
		Financial Loss in excess of £1m
		Service Delivery - Significant disruption of the whole organisation
		Legislative - legislation has significant impact on the whole operation
4	Major	Reputation - Prolonged National Media Exposure. SHR statutory intervention.
		Financial Loss between £250k and £1m
		Service Delivery - Significant disruption of large parts of the organisation
		Legislative - legislation has significant impact on a key area
3	Moderate	Reputation - One-off National Media Exposure. SHR engagement - Regulation Plan
		Financial Loss between £50k and £250k
		Service Delivery - Significant disruption of one part of the organisation
		Legislative - legislation has moderate impact on a number of functions.
2	Minor	Reputation -Prolonged Local Media Exposure. SHR engagement
		Financial Loss less than £50k
		Service Delivery - Minimal disruption of the whole organisation
		Legislative - legislative impact affects small number of procedures
1	Insignificant	Reputation - One-off Local Media Exposure.
		Financial Loss - Negligible financial impact
		Service Delivery - Minimal disruption of one part of the organisation
		Legislative - minimal Legislative Implications
Likelihood (of risk manifesting)		
5	Almost Certain	The risk is almost certain to occur (greater than 80% chance)
4	Likely	The risk is more likely to occur than not (between 51% and 80% chance)
3	Possible	The risk is fairly likely to occur (between 21% and 50% chance)
2	Unlikely	The risk is unlikely but not impossible to occur (between 6% and 20% chance)
1	Rare	The risk is unlikely to occur (<5% chance)
Risk Score = Business Impact x Likelihood		
15 or more		Risk Score is High
8 - 12		Risk Score is Significant
4 - 6		Risk Score is Moderate
3 or less		Risk Score is Low

5	10	15	20	25
4	8	12	16	20
3	6	9	12	15
2	4	6	8	10
1	2	3	4	5

IMPACT

LIKELIHOOD