Risk Assessment:

HRA Complaints Policy, Lifting Equipment and Operations Policy, Voids Policy

This assessment considers the risks to Oxford City Council of not having a formal complaints policy, voids policy, and lifting equipment and lifting operations policy. The assessment is based on the legal requirements for social landlords, including the statutory Complaint Handling Code issued by the Housing Ombudsman, wider consumer standards for social housing, and health and safety duties under LOLER and PUWER for lifting equipment used.

This risk assessment presents a risk register in relation to three material policy gaps: complaints, voids, and lifting equipment. The purpose is to provide assurance on the nature of the risks, their current severity, and the actions required to reduce exposure.

Risk Register

Risk title	**Risk description**	**Key controls in place**	**Further mitigation actions**
No complaints policy	Absence of a formal complaints policy creates inconsistent complaint handling and increases the risk of non-compliance with complaint handling expectations for social landlords.	Informal complaint handling arrangements may exist, supported by case-by-case management oversight.	Draft, approve, and implement a complaints policy; establish a clear two-stage process; assign accountability; define timescales, accessibility requirements, remedies, learning, and board reporting.
No voids policy	Absence of a formal voids policy creates inconsistent management of empty homes, increases rent loss risk, and weakens assurance over lettable standards and turnaround performance.	Operational practices may exist within teams, but these are not supported by a formally approved policy framework.	Draft, approve, and implement a voids policy covering inspections, repairs, lettable standards, turnaround times, health and safety checks, contractor management, approvals, and performance reporting.

No lifting equipment policy	Absence of a formal lifting equipment policy creates material health and safety, legal, and operational risks in relation to inspection, maintenance, examination, and defect escalation.	Reactive servicing or contractor arrangements may be in place, but they do not provide sufficient formal assurance without a documented control framework.	Implement immediate interim safety controls; draft, approve, and implement a lifting equipment policy; confirm inspection regime, asset list, contractor competence, defect escalation, record-keeping, and assurance reporting.

Risk Appetite Statements

These statements set out the proposed tolerance for risk in each area using a formal appetite scale of **Very Low**, **Low**, **Moderate**, and **High**. They are intended to support decision-making, prioritisation, and oversight of mitigating actions, and should be read alongside the current and target risk scores in the register above.

Appetite level	Practical meaning
Very Low	Only minimal exposure is acceptable. Strong controls, close oversight, and prompt corrective action are expected, particularly where safety, legal, or regulatory compliance is involved.
Low	Limited exposure may be tolerated for a short period, but risks should be actively managed and reduced through defined controls, monitoring, and timely action.
Moderate	Some exposure can be accepted where it supports operational delivery or service objectives, provided risks are understood, monitored, and kept

	within agreed control limits.
High	A greater level of exposure can be accepted where there is a clear strategic or operational benefit, provided the risk is deliberate, transparent, and subject to proportionate oversight.

Complaints policy and complaint handling	Low	The organisation has a low appetite for risks arising from ineffective complaint handling. It is willing to tolerate only limited short-term exposure while a compliant policy and operating framework are put in place, because failures in this area can lead to regulatory criticism, loss of resident trust, and reputational damage.
Voids policy and void management	Moderate	The organisation has a moderate appetite for operational risks associated with void performance and delay, recognising that some short-term exposure may arise from repairs demand, market conditions, or resource constraints. However, it has a low tolerance for uncontrolled void loss, unsafe reletting, or the absence of clear standards, compliance checks, and accountability.
Lifting equipment and Lifting operations policy	Very Low	The organisation has a very low appetite for risks relating to lifting equipment safety and statutory compliance. It does not accept avoidable exposure that could result in injury, fatality, enforcement action, or serious service disruption, and therefore expects immediate controls, clear accountability, and full compliance arrangements to be in place.