



ACCENT HOUSING - FIRE RISK ASSESSMENT



Region :	Yorkshire
Scheme Name :	Cross Banks
Scheme Address :	1 Cross Banks Shipley BD18 3RW
Date of Assessment:	10/03/2026
Date of Next Assessment:	10/03/2027
FRA Frequency:	Annual Re-Assessment under the Regulatory Reform (Fire Safety) Order 2005
Fire & Safety Assessor	Steve Manners Tech IOSH MIFSM MFPA DipFD

This Fire Risk Assessment has been conducted upon the instruction of Accent Housing.

Scheme Details		Cross Banks
Region:		Yorkshire
Scheme Name:		Cross Banks
Site Address:	Street:	1 Cross Banks
	Town:	Shipley
	Post Code:	BD18 3RW
Block & Asset No.		8663
Scheme Tel. No:		07824 431695
Date of this Assessment		10/03/2026
Date of Next Review		10/03/2027
Fire Risk Assessment Frequency		Annual
Purpose of Fire Risk Assessment		Annual Re-Assessment under the Regulatory Reform (Fire Safety) Order 2005
Fire & Safety Assessor		Steve Manners Tech IOSH MIFSM MFPA DipFD
Director of Customer Experience		Rob Bloom
Housing Partner Manager		A Gilcrist
Contract Manager		Jai Kai
Scheme Manager/Customer Partner		Zoe Jasper
Other staff in attendance		Carers 24/7
Use of Building		Supported Housing
Approximate Number of occupants		2 including Staff
Occupancy Profile		Elderly Disabled
Familiarity of the occupants		Slightly Familiar
Likely state of the Occupants		Sleeping Familiar
PEEPs in place where necessary		Nor required
Number of on-site Accent staff		None
Number of other (non-Accent) staff		Carers
Support Agency (Supported Housing)		United Response 24/7
Current Evacuation Strategy.		Full (Simultaneous) Evacuation
Evidence that residents have been notified of the evacuation procedure		Fire Evacuation notices displayed in common areas and in place
History of fires in the building		None
Scope of Assessment		Type 3 (Common Parts & Rooms - Non Destructive)
Applicable Fire Safety Guidance		Specialised housing guide

Building Details	Cross Banks
Construction Date	1900
Construction Type	Joisted or Load Bearing Masonry (Traditional)
Roof Finish	Pitched-Slate Tile
External Wall Finish	Stone
Are there any areas of external wall cladding	No
Are there any balconies	No
Conversion or purpose-built	Conversion
Number of flats (self-contained)/rooms (HMOS, shared houses)	5
Number of storeys above ground Not including Basements	2
Number of storeys below ground	One
Is there a habitable basement?	No
Number of internal Staircases per Block (protected or unprotected?)	One-Protected
Number of External Staircases per Block	None
External Balcony part of escape route?	No
Unusual features	None
Building complexity	Simple
Building Access Conditions for Fire Brigade	Vehicular Access to one or more elevations
Surroundings: Residential/Commercial	Residential
Fire Provision Currently in Place	
Fire Detection and Warning System	Bedrooms and common areas linked
Grade of fire alarm (Bedrooms)	
Category of fire alarm (Bedrooms)	
Grade of fire alarm (Scheme)	Grade A
Category of fire alarm (Scheme)	LD1 Maximum Protection
Additional Comments:	
Evacuation Alert System (EAS)	Not Fitted
Additional Comments:	
Emergency Lighting Provision	Non Maintained System -
Additional Comments:	
Portable Fire Extinguishers	Water
	Carbon Dioxide
	Fire Blanket
	Foam
Additional Comments:	Staff are trained in the use of Extinguishers
Fixed Fire Fighting Installations	None fitted
Additional Comments:	

Significant Findings - Fire						
Cross Banks				10/03/2026		
Action Ref:	Potential Area of Fire Risk	Yes-No-N/A	Observation/Comments/ Actions Required	Risk Rating	Target Completion Date	Referred To:
Fire Hazards						
1	Electrical Sources of Ignition:					
1.1	Electrical Installation within common areas (Fixed Wiring, sockets, switches, light fittings) in good condition and no obvious damage	Yes	All common area sockets and fittings in a satisfactory condition at the time of inspection	.		
1.2	Valid Electrical Installation Condition Reports held on file.(Common Areas)	Yes	Valid communal area EIC Reports uploaded to property file all In date at time of inspection Last Inspection Date :- 15/09/2023 Satisfactory	.		
1.3	Valid Electrical Installation Condition Reports held on file. (General Needs Flats)	N/A	The electrical cert covers the whole scheme which includes the bedrooms.	.		
1.4	Electrical App/PA Testing - all portable appliances tested within past 12 months	Yes	Appliances are tested annually. Last test date :- 18/07/2025	.		
1.5	Absence of trailing leads and adapters	Yes	None found at the time of inspection.	.		
1.6	Mobility Scooters - Stored/charged in common areas, purpose built store/resident flat	N/A	No evidence or reports that any of the residents own a mobility scooter	.		
2	Smoking:					
2.1	Are there any risks associated with smoking in the building?	No	Smoking is not allowed within the Whole building including bedrooms. There are smoking signs present within the communal areas.	.		
3	Arson:					

3.1	Adequate security against arson?	Yes	Doors are locked and only openable from inside.	.		
3.2	Is there an absence of unnecessary fire load in close proximity to building?	Yes		.		
4	Heating Installations (Portable/fixed) Gas Installations - Common Areas & General Needs Residential flats.					
4.1	If portable heaters are used, are there suitable controls?	N/A		.		
4.2	Are fixed heating installations subject to regular maintenance?	Yes		.		
4.3	Valid LGSC held on file for each residential flat that contains gas appliances.	Yes	The gas supply for the building is for heating only, there are no gas supplies within the bedrooms.	.		
5	Cooking:					
5.1	Are reasonable measures taken to prevent fires as a result of cooking?	Yes	Cooking is supervised by staff members at all times.	.		
5.2	Where there is extraction ventilation in communal kitchens are filters changed/ cleaned and ductwork cleaned regularly?	N/A		.		
6	Lightning Protection System:					
6.1	Does the building have a lightning protection system, If so, is it adequately maintained?	N/A	No lightning conductor system fitted	.		
7	Housekeeping:					
7.1	Is the standard of housekeeping adequate?	Yes	housekeeping was of a good standard at the time of inspection.	.		
7.2	Are all electrical/intake/service cupboards secure and free from general waste, contractors waste and residents personal items.	Yes	Nothing found at the time of inspection	.		
7.3	Are combustible materials separated from ignition sources and stored appropriately?	Yes		.		
7.4	Are unnecessary accumulations of combustible materials or waste avoided?	Yes		.		

7.5	Are hazardous materials stored appropriately (i.e. oxygen cylinders, flammable materials, explosive products, oxidising products, aerosols)	N/A	No evidence of hazardous materials stored on site	.		
8	Furniture/furnishings on escape routes and other communal areas:					
8.1	Furniture/furnishings in good condition, fire retardant and complies with 1988 Regulations.	Yes		.		
9	Other Significant Fire Hazards:					
9.1	Are there other significant fire hazards that are inadequately controlled?	No		.		
Fire Protection Measures						
10	Means of Escape from Fire:					
10.1	Is it considered that the building is provided with reasonable means of escape in case of fire?	Yes		.		
10.2	Escape routes unobstructed and safe to use?	Other	There were coats on hooks in the entrance lobby, These were removed at the time of inspection.	.		
10.3	Exits easily and immediately openable where necessary, without a key?	Yes		.		
10.4	Reasonable distances of travel where there is a single/alternative direction of travel?	Yes		.		
10.5	Escape routes lead to final exits and open in direction of escape where necessary?	Yes		.		
10.6	Do failsafe's on locked exit doors function correctly?	N/A		.		
10.7	Is it considered that the building is provided with reasonable arrangements for means of escape for disabled people?	Yes	The single resident does not have any mobility issues.	.		
11	Measures to Limit Fire Spread and Development:					
11.1	Is it considered that the compartmentation is of a reasonable standard?	Yes		.		

11.2	Is there reasonable limitation of surface finishes that might promote fire spread (walls, floors, ceilings)?	Yes		.		
11.3	Are fire dampers/shutters provided in ducts/refuse chutes to protect means of escape against fire, smoke and combustion products?	N/A	None fitted within this scheme	.		
11.4	Compartmentation within roof spaces of a satisfactory standard?	N/A	The roof space is attic style with stairs leading to it. This space is derelict therefore not in use, it has detection within all areas.	.		
11.5	Loft hatches fire resisting?	N/A	None fitted within the communal area.	.		
11.6	Fire stopping above cross-corridor fire doors within suspended ceiling void of a satisfactory standard	N/A	No Cross Corridor Doors at this scheme	.		
11.7	Smoke Control Systems (AOV's) Are records of annual testing available?	N/A	No Automatic vents fitted at this scheme	.		
11.8	Roller shutter doors (fire resisting)	N/A	Not fitted at this scheme.	.		
11.9	Do the external walls, windows, balconies etc pose a risk of significant fire spread?	No		.		
12	Communal Area Fire Doors (Inspection to include - construction, hinges, closure devices, intumescent/smoke seal condition, glazing systems and maximum gaps between door and frame.					
12.1	Communal fire doors to FD30s standard and in a serviceable condition,	Yes		.		
12.2	"Fire door keep shut/locked" signage displayed on both sides of all applicable doors.	Yes		.		
12.3	Hold open devices operate at the sounding of the alarm and are in a serviceable condition	Yes	Hold open devices are tested weekly with the fire alarm, all in working order at the time of inspection.	.		
13	Flat entrance doors (Internal Common Areas)					
13.1	Do bedroom doors open onto internal escape routes?	Yes		.		
14	Flats with a single direction of escape to a single escape stairway. (External Balcony)					

14.1	Do the flat entrance doors that open onto an external balcony have to be passed during an escape?	N/A		.		
14.2	Are the separating walls between the flats and the balcony floor that have to be passed during an escape, fire-resisting up to a height of 1.1m?	N/A		.		
15	Emergency Escape Lighting:					
15.1	Is the emergency lighting correctly specified and installed as per BS 5266-1:2016	Yes		.		
15.2	Are all emergency lighting units in good condition and securely fixed to walls/ceilings	Yes	All in good condition at the time of inspection.	.		
15.9	Are records of monthly testing available?	Yes	Monthly test certs uploaded to M-Files and ActiveH In date at time of inspection. Last test date : - 18/02/2026	.		
15.10	Are records of annual testing available?	Yes	Annual test certs uploaded to M-Files and ActiveH In date at time of inspection. Last test date : - 15/05/2025	.		
16	Fire Safety Signs and Notices:					
16.1	Are the correct Fire Action/Advice notices displayed in prominent locations within the common areas?	Yes	The correct Notices are displayed throughout the scheme.	.		
16.3	Directional fire escape signage in place and adequate?	Yes		.		
16.4	Is there a suitable LIFT sign i.e. do not use in case of fire.	N/A	No lift present at this scheme.	.		
17	Means of giving Warning in case of Fire:					
17.1	Is the fire detection and warning system appropriate for the occupancy and fire risk?	Yes	This scheme has a full evacuation policy, there is detection within the bedrooms and throughout the building.	.		
17.2	Is the fire detection and warning system correctly specified and installed as per BS 5839-1:2017	Yes		.		

17.3	Is the fire detection and warning system maintained/tested and all certificates saved on file. (BS 5839-1:2017)	Yes	The fire alarm is tested weekly and 6 monthly by Tunstall. Last test date weekly :- 04/03/2026 Last test date 6 Monthly :- 30/10/2025	.		
17.4	Are there heat detectors located in the Kitchen, Boiler, Plant Room and Laundry?	Yes		.		
17.5	Is the fire alarm panel remotely monitored, and if so are there records of regular testing?	N/A	The fire alarm is not connected to a monitoring station. Staff are on site when occupied 24/7	.		
17.6	Are smoke/heat detectors within General Needs flats subject to an annual inspection and the results recorded on an in date Landlord Gas Safety Record (LGSR)	Yes	There is no gas supplies within the bedrooms. The gas supply is for the whole scheme, see 4.3	.		
18	Fire Extinguishing Equipment:					
18.1	Portable fire extinguishers - appropriate type/number/position?	Yes		.		
18.2	Correct signage displayed by each fire extinguisher?	Yes		.		
18.3	Fire blanket in communal kitchen, secured to the wall, complete with signage?	Yes		.		
18.4	Hose Reels - fitted, maintained?	N/A		.		
18.5	Dry/wet risers - Full access to all inlet/outlet boxes. All inlet/outlets secured and/or securing straps fitted to outlet valves?	N/A		.		
18.6	Records available of fire fighting equipment servicing within past 12 months	Yes	records available within the scheme logbook and on the extinguisher label.	.		
19	Management of Fire Safety					
19.1	Are there suitable arrangements for summoning the fire service?	Yes	Staff are responsible for calling fire service.	.		
19.2	Do relevant staff carry out regular fire safety checks	Yes	United Response staff carry out regular inspections.	.		

19.3	Sheltered Schemes & Regional Offices - Are there sufficient number of qualified Fire wardens.	Yes	United response staff are trained to act in the event of fire.	.		
19.4	Offices - Are there suitable arrangements for ensuring the premises are evacuated?	N/A		.		
19.5	Offices - Are there suitable arrangements for evacuating disabled people?	N/A		.		
19.6	Offices - Are there suitable arrangements for meeting the fire service on arrival and providing relevant information?	N/A		.		
19.7	Offices/IL Schemes - Is there a suitable assembly point?	N/A		.		
19.8	Offices - Are fire drills carried out at appropriate intervals?	Yes	Although not an Office, fire drills are carried out on a regular basis.	.		
20	Evacuation Policy					
20.1	Taking the findings of the FRA into account, is the evacuation policy appropriate for the scheme?	Yes	The evacuation policy is correct for this type of building. The building is a conversion and supported housing. Staff are responsible for the evacuation of all residents.	.		
21	Miscellaneous					

Photographs - Fire

10/03/2026

Cross Banks



Photo No. 1

Coats in Hallway removed at the time of inspection.



Photo No. 2

All Appliance PAT tests in date.

Photographs - Fire

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Cross Banks

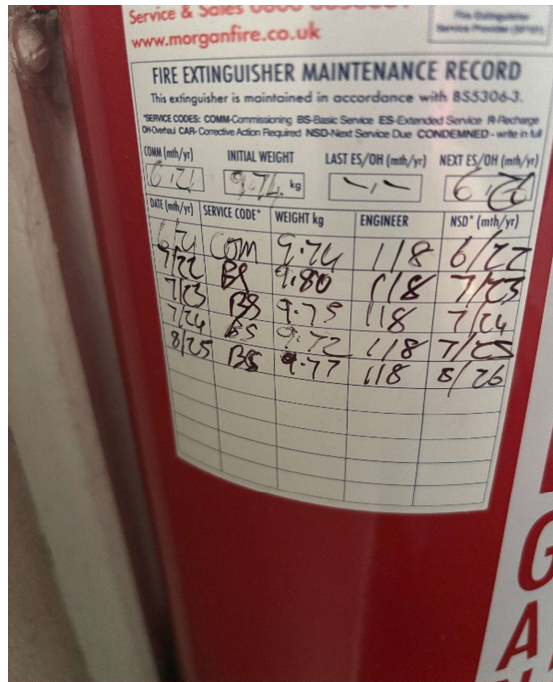


Photo No. 3

Fire extinguishers in place and within test.



Photo No. 4

Fire alarm Panel

Photographs - Fire

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Cross Banks



Photo No. 5

Notices in Place.



Photo No. 6

Fire Blanket in Place.

Photographs - Fire	
10/03/2026	Cross Banks



Photo No. 7	Non-Maintained Emergency Lighting.
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Photo No. 8	Detection and Sounders throughout the building. Sounders in every room.
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Photographs - Fire	
10/03/2026	Cross Banks



Photo No. 9	Exit from Kitchen, handle opens without key.
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6. Risk Calculator - Fire

The following risk estimator is based on the general health and safety risk level estimator contained within BS 8800: 1996. Guide to occupational health and safety management systems.

1. Taking into account the fire prevention measures observed at the time of this risk assessment, it is considered that the hazard from the fire (the probability of ignition) at this building is:

(please insert x below)

LOW ☒ MEDIUM ☐ HIGH ☐

2. Taking into account the nature of the building, the occupants, the fire protection afforded and any procedural arrangements observed at the time of the assessment, it is considered that the consequences for life safety in the event of a fire would be:

(please insert x below)

MINOR ☐ MAJOR ☒ CRITICAL ☐

The definition of the above terms is as follows:

FRA Review Frequency

MINOR	Outbreak of fire is unlikely to result in serious injury or death of any occupant (other than the occupant sleeping in a bedroom in which a fire occurs).
MAJOR	An outbreak of fire could result in injury of one or more occupants, but is unlikely to lead to fatalities.
CRITICAL	There is significant potential for serious injury or death of one or more occupants.

3. The above estimates are then read into the following matrix table to give the overall risk level for the site:

Fire Hazard	Minor	Major	Critical
Low	Trivial	Tolerable	Moderate
Medium	Tolerable	Moderate	Substantial
High	Moderate	Substantial	Intolerable

When the level of risk is established, the action level can be read from the table below:

Risk Level	Guide to actions and appropriate timescales
Trivial	No action is required
Moderate	Efforts should be made to reduce the risk level and this should be carried out within the specified time periods.
Substantial	Considerable resources may have to be allocated to reduce the risk level. It may be necessary to limit the occupation of some parts until urgent remedial action is
Intolerable	The building (or the relevant area) should not be occupied until the risk is reduced.