

Fire Risk Assessment

Holden House

Version 3

5 October 2023



Review Date: 5 October 2024

Score: Moderate Risk

Assessor: Mark Thomas

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Action Plan Summary

Task No.	Category	Sub Category	Action Required	Priority	Status	Action Taken	Date Completed
1	Escape Routes & Fire Spread	Fire Doors	<p>Replace the intumescent strips with combined intumescent strips and smoke seals on the following doors:</p> <p>Cold smoke seals are only fitted to the centre gap of the gas/electrical riser cupboard doors. Cold smoke seals should be fitted to protect all gaps around these doors.</p>	Low	Identified		
2	Escape Routes & Fire Spread	Fire Doors	<p>Replace or repair the locks in the following doors:</p> <p>The locks to the electrical riser cupboard doors all require servicing or repair as many were found to be unlocked, with the lock defective. This may be due to misuse by residents.</p>	Low	Identified		
3	Escape Routes & Fire Spread	Construction and Glazing	<p>Provide fire stopping around pipe penetrations in the following locations:</p> <p>Within the electrical, gas riser cupboard on the ground floor, there are large penetrations made by gas pipes and cables passing through compartment walls into the cupboard.</p>	High	Identified		

4	Fire Prevention	Housekeeping	Residents should be advised about the risks arising from the presence of combustible materials on balconies	Advisory	Identified
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5	Escape Routes & Fire Spread	Construction and Glazing	<p>There are penetrations from riser cupboards into the acoustic ceiling void which are obviously not fire stopped from the riser side.</p> <p>As this is a non intrusive fire risk assessment, it cannot be confirmed within the scope of this assessment whether pipe and cable penetrations above this ceiling between risers and common corridors, and common corridors and flats are adequately fire stopped.</p> <p>It is therefore recommended to carry out a complete fire stopping survey of this building.</p>	Medium	Identified
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Introduction

This report presents the significant findings of a fire risk assessment carried-out at the premises by QFSM Ltd. The scope, format and limitations of the fire risk assessment have been discussed and agreed with the client.

The scope of the assessment does not include individual dwellings. Notwithstanding any statement or recommendation made with respect to smoke/heat alarms within dwellings, it is always recommended as best practice to ensure that working smoke alarms are provided in all dwellings at least to a BS 5839-6 Category LD3 standard. These should ideally be Grade D alarms (mains powered with integral battery back-up), although Grade F alarms (battery powered only) are a reasonable short term measure.

The report includes an action plan which contains recommended tasks, each with a suggested due date. These due dates are only our suggestions, and may or may not be appropriate, depending on individual circumstances such as financial constraints and requirements of enforcing authorities.

The premises risk score was assessed at the time of the fire risk assessment, and a recommended review date has been provided. The actual level of risk may change over time, as a result of tasks being completed, or new risks arising. Regardless of the review date, the fire risk assessment should be reviewed regularly so as to keep it up to date and particularly if:

- there is reason to suspect that the fire risk assessment is no longer valid; or
- there has been a significant change in the matters to which the fire risk assessment relates.

If you have any queries please contact QFSM Ltd at office@qfsm ltd.co.uk.

Executive Summary

Access could not be gained into all of the flats within this building, however, access was gained into flat 12 as a sample flat, to assess the provision and suitability of flat entrance doors, and also the provision and suitability of any fire alarm. Comments regarding the findings of this are made within this report.

The building was found to be in a good state of repair, with common areas free from combustibles and obstructions. The standard of fire resisting doors was acceptable, including a sample of flat entrance doors.

Of highest concern is the standard of fire stopping within riser cupboards. Some fire stopping has been installed in certain areas complete with certification labels, however there are numerous penetrations evident (within riser cupboards) which are not. There is also an acoustic ceiling fitted within common areas. As this is a non intrusive fire risk assessment, it cannot be confirmed within the scope of this assessment whether pipe and cable penetrations above this ceiling between risers and common corridors, and common corridors and flats are adequately fire stopped. It is therefore recommended to carry out a complete fire stopping survey of this building.

Cold smoke seals are only fitted to the centre gap of the gas/electrical riser cupboard doors. Cold smoke seals should be fitted to protect all gaps around these doors.

Records for the testing and maintenance of fire safety related systems are not kept on site. These are managed centrally and are held at the ISHA Head Office.

Giving consideration to the general fire safety arrangements within the building, and the tasks recommended as detailed within this report, it is assessed that this building presents a moderate risk. This is in the main part due to the compartmentation concerns.

VERSION 2:

The previous FRA for this building was viewed prior to this inspection, paying particular attention to any tasks generated by that FRA. During this inspection these tasks were inspected where access was possible, to ascertain if the recommended remedial work had been completed, and comments regarding the progress of any remedial work made accordingly.

It is evident that a number of tasks from the previous FRA are yet to be completed.

The smoke ventilation indicator devices were showing in a fault condition. The system should be serviced and tested to ensure it is fully operable.

It was not possible to gain access into any flat due to the current Covid-19 restrictions. Flat entrance doors were inspected via external examination only and all appeared to be in good condition and it may be reasonably assumed that they are as noted in the previous FRA.

Giving consideration to the general fire safety arrangements within the building, and the tasks recommended as detailed within this report, it is assessed that this building presents a moderate risk. This is in the main part due to the compartmentation concerns, and concerns over the ventilation system.

This new version was created on 05/10/2023 and is not a review of the fire risk assessment. This is purely an on-site audit carried out at the request of the client to ascertain the progress of any action carried out against previous tasks identified in previous versions of this fire risk assessment.

Premises Details

Address line 1

Holden House

Address line 2

618-614 Leyton High Rd

Town

Leyton

Postcode

E10 6EZ

FRA Type

Type 3 – Common parts and flats (non-destructive)

Description

A Type 3 fire risk assessment includes the work involved in a Type 1 fire risk assessment, but goes beyond the scope of the FSO (though not the scope of the Housing Act). This risk assessment considers the arrangements for means of escape and fire detection (ie smoke alarms) within at least a sample of the flats. Within the flats, the inspection is non-destructive, but the fire resistance of doors to rooms is considered.

Measures to prevent fire are not considered unless (eg in the case of maintenance of the electrical and heating installations) the measures are within the control of, for example, the landlord.

A Type 3 fire risk assessment may sometimes be appropriate for rented flats if there is reason to suspect serious risk to residents in the event of a fire in their flats. (This might be, for example, because of the age of the block or reason for suspicion of widespread unauthorised material alterations). This type of fire risk assessment will not be possible in the case of long leasehold flats, as there is normally no right of access for freeholders.

Client

ISHA

Building Information

Use	Purpose-built, self-contained flats
Number of floors - ground and above	4
Number of floors - below ground	0
Number of flats	12
Number of stair cores	1
Approach to flats	<ul style="list-style-type: none">• Via protected lobbies / corridors
Approximate period of construction	2010-2020
Is the top occupied storey over 18 metres above access level?	No

Construction details

Masonry and concrete construction with solid concrete intermediate floors and stairs, masonry internal walls and a flat roof. Access to common areas is via a secure entrance controlled by an intercom system and fire override switch.

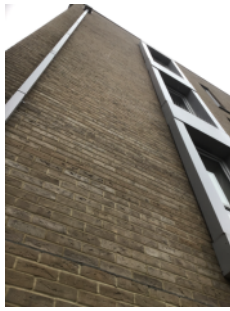
The main entrance provides direct access an entrance lobby containing 2no riser cupboards, a passenger lift and open common stairwell, both the stairwell and lift provide access to all floors.

A riser cupboard and the passenger lift are accessed off the stairwell at each floor level.

Each flat is accessed within a protected lobby at each floor, flats 1 – 4 are accessed at 1st floor, flats 5 – 8 at 2nd floor and flats 9 – 12 at 3rd floor level.

A dry riser inlet is accessed to the side of the building with outlets accessed off the stairwell at each floor level. An external refuse store is accessed to the side of the main entrance.

There is a Supermarket occupying much of the ground floor level which is imperforate to the residential flats above. The standard of fire stopping and fire separation between the supermarket area and the floors above cannot be confirmed within the scope of this FRA.



Brick external walls.



Balcony construction



Supermarket occupies much of the ground floor level

External wall details

Brick external walls with no visible combustible external wall systems evident within the scope of this FRA.

Attention is drawn to the Ministry of Housing, Communities & Local Government Consolidated Advice Note for building owners of multi-storey, multi-occupied residential buildings, dated January 2020 (<https://www.gov.uk/government/publications/buildingsafety-advice-for-building-owners-including-fire-doors>) (the “Advice Note”).

The Advice Note recommends that building owners should consider the risk of external fire spread as part of the fire risk assessment for multi-occupied residential buildings.

Consideration has been given to this matter within this fire risk assessment. The Advice Note further recommends the assessment of the fire risks of any external wall system, irrespective of the height of the building.

Assessment of the fire risks of external walls and any cladding are excluded from the scope of this current fire risk assessment, as this is outside our expertise. (6) Accordingly, it is strongly recommended that you obtain advice from qualified and competent specialists on the nature of, and fire risks associated with, the external wall construction, including any cladding, of this building.

(6) This exclusion is consistent with advice provided by The Fire Industry Association and is discussed in their guidance note to fire risk assessors on this matter (<https://www.fia.uk.com/news/guidance-on-the-issue-of-cladding-and-external-wallconstruction-in-fire-risk-assessments-for-multi-occupied-residential-premises.html>).

This assessment by specialists should follow the process set out in the Advice Note and as noted in diagram 1 of that document. This assessment should show how the external wall construction supports the overall intent of Requirement B4(1) in Part B of Schedule 1 to the Building Regulations 2010, namely that “the external walls of the building shall adequately resist the spread of fire over the walls and from one building to another, having regard to the height, use and location of the building”. In this connection, the assessment should address this functional requirement (regardless of the height of the building) and not just the recommendations set out in guidance that supports the Regulations (e.g. Approved Document B under the Regulations). The assessment should not just comprise a statement of either compliance or non-compliance with the functional requirement or the guidance, but should include a clear statement on the level of risk and its acceptability.

This assessment by specialists should take into account a number of factors, including, but not necessarily limited to:

- The type of evacuation strategy used in the building, i.e. Simultaneous, staged, phased or ‘stay put’ and the anticipated evacuation time should evacuation become necessary;
- Suitability of the facilities for firefighting, including firefighting access for the fire and rescue service;
- The construction of the external walls, including any cladding and its method of fixing;
- The presence, and appropriate specification, of cavity barriers;
- The height of the building;
- The vulnerability of residents;
- Exposure of external walls or cladding to an external fire;
- Fire protection measures within the building (e.g. compartmentation, automatic fire suppression, automatic fire detection);
- Apparent quality of construction, or presence of building defects;
- The combustibility of the building structure and the use of modern methods of construction, such as timber framing, CLT etc;
- The location of escape routes;
- The complexity of the building; and
- The premises’ emergency plan including an assessment of the adequacy of any staffing levels for the type of evacuation method employed.

The assessment is likely to take account of information on any approval of the building (and alterations to the building) under the Building Regulations, and of information on external wall construction and any cladding available from the Responsible Person (e.g. in operation and maintenance manuals, or handed over for compliance with Regulation 38 of the Building Regulations); It is unlikely that an RICS EWS1 form will provide adequate assurance on its own.

Are there any private balconies?

Yes

Private balcony details

Steel framed balconies with steel upstands. The decks appear to be of timber construction.

Combustible materials are located on residents private balconies.

Whilst beyond the scope of the Fire Safety Order, as a private balcony is not part of the common area, residents should be advised about the risks arising from the presence of combustible materials on balconies. They should make clear that smoking, the use of barbecues and storage of flammable property on balconies can increase that risk. Advice from fire and rescue authorities is also clear that barbecues should not be used on balconies.

(MHCLG Advice Note on Balconies on Residential Buildings, 2019)

People

Are there any people especially at risk from fire?

Not Known

Fire Prevention

Electrical

Are electrical installations and appliances free from any obvious defect?

Yes

Are fixed installations periodically inspected and tested?

Yes

Are portable electrical appliances used?

No

Comments

There is a solar photovoltaic system installed in this building. The three phase PV grid tie inverter is located in the electrical riser cupboard on the 3rd floor.

Documentation for the testing and maintenance of fixed electrical installations is held centrally at the ISHA Head Office. The ISHA Neighbourhood Officer has confirmed that these are up to date.



Three phase inverter, located in the 3rd floor electrical riser cupboard



Electrical sockets are provided in common areas of the building

Gas

Are gas installations and appliances free from any obvious defect?

Yes

Is gas equipment protected/located so as not to be prone to accidental damage?

Yes

Comments

Access could not be gained into the gas meter room, however gas pipe work within the building appeared in good condition, correctly identifiable and located within riser cupboards.

Documentation for the testing and maintenance of gas installations is held centrally at the ISHA Head Office. The ISHA Neighbourhood Officer has confirmed that these are up to date.

Heating

Are fixed heating installations free from any obvious defect?

N/A

Are portable heaters used?

No

Cooking

Does cooking take place on the premises?

No

Comments

Cooking takes place within flats only and does not take place in the common parts.

Arson

Is security against arson reasonable?

Yes

Is there a reasonable absence of external fuels and ignition sources?

Yes

Comments

Access gained into the building via a secured main entrance door.

CCTV is provided.

Housekeeping

Is accumulation of combustibles or waste avoided?

Yes

Are there appropriate storage facilities for combustible & hazardous materials?

N/A

Comments

Combustible materials are located on residents private balconies.

Whilst beyond the scope of the Fire Safety Order, as a private balcony is not part of the common area, residents should be advised about the risks arising from the presence of combustible materials on balconies. They should make clear that smoking, the use of barbecues and storage of flammable property on balconies can increase that risk. Advice from fire and rescue authorities is also clear that barbecues should not be used on balconies.

(MHCLG Advice Note on Balconies on Residential Buildings, 2019)

Building Works

Are there any hot works being carried-out at this time?

No

Are the premises free of any obvious signs of incorrect hot work procedures in the past?

Yes

Smoking

Are there suitable arrangements taken to prevent fires caused by smoking?

Yes

Comments

“No Smoking” signage is provided, with no evidence of smoking taking place in common parts of the building.



“No Smoking” signage is provided throughout the building.

Dangerous Substances

Are dangerous substances present, or liable to be present?

No

Lightning

Is a lightning protection system installed?

Not Known

Escape Routes & Fire Spread

Ease of Use

Are exits easily and immediately openable?

Yes

Do fire exits open in direction of escape where necessary?

Yes

Are escape routes unobstructed and safe to use?

Yes

Are there reasonable measures for the evacuation of disabled people?

Yes

Comments

No specific occupancy risk identified. Tenants are a typical cross section of public and would include visitors and contractors. It is assumed occupants are capable of using the means of escape, unaided to reach a place of ultimate safety.

Dimensions

Are travel distances reasonable?

Yes

Is there sufficient exit capacity?

Yes

Fire Doors

Doors which are expected to be fire resisting:

- Electrical Cupboards
- Flats
- Risers
- Staircases

Electrical Cupboard Doors

- FD30

Flat Doors

- FD30S self-closing

Riser Doors

- FD30S

Staircase Doors

- FD30S self-closing

Are fire doors to a suitable standard?

Minor Defects

Is there suitable provision of self-closing devices?

Yes

Is there suitable provision of hold-open devices?

N/A

Are doors kept locked where appropriate?

No

Comments

As part of this Type 3 Fire Risk Assessment, access was gained into a sample flat to assess the suitability of flat entrance doors, and any internal doors which open onto the entrance hallway.

Access was gained into flat 12 which has an entrance door fitted to FD30S SC standard, and the internal doors which open onto the entrance hallway are fire resisting.

The remainder of flat front doors within the building could not be assessed due to access. However, these all appear to be of the same age, condition and design of those which were accessed and were probably all installed at the same time. It is therefore reasonable to assume that they are of the same fire resisting standard.

The provision and condition of self closing devices, intumescent strips/cold smoke seals, and effective door closing action of these doors however could not be assessed and this should be confirmed ensure all doors afford FD30S SC standard of fire resistance.

Cold smoke seals are only fitted to the centre gap of the gas/electrical riser cupboard doors. Cold smoke seals should be fitted to protect all gaps around these doors.

The locks to the electrical riser cupboard doors all require servicing or repair as many were found to be unlocked, with the lock defective. This may be due to misuse by residents.

Access could not be gained into the external gas meter room to assess standard of compartmentation. This should be confirmed.



Access could not be gained here to assess standard of compartmentation

Construction & Glazing

Are escape routes protected with suitable walls and floors?

Yes

Is there adequate compartmentation?

No

Is there reasonable limitation of linings that might promote fire spread?

Yes

Glazing which is expected to be fire resisting, inc vision panels and fanlights:

- Lobbies

Lobby Glazing

- Georgian wired

Is glazing reasonable and free from any obvious defects?

Yes

Comments

There are some fire stopping issues which require remedial work. These are detailed in the task section of this report.



Acid etching on glazing installed in lobby doors.

Dampers, Ducts & Chutes

Are there suitable measures to restrict fire spread via ducts and concealed spaces?

Yes

Comments

No dampers ducts or chutes evident.

Smoke Ventilation

Areas where smoke ventilation is expected:

- Lobbies
- Staircases

Lobbies

- Natural Vent into Shaft - Automatic

Staircases

- Natural Vent - Automatic

Is smoke ventilation reasonable and free from any obvious defects?

No

Comments

The smoke ventilation system was not tested during this inspection. The smoke vent indicator devices were showing in a fault condition. The system should be serviced as soon as possible.

Documentation for the testing and maintenance of fire safety systems is held centrally at the ISHA Head Office. The ISHA Neighbourhood Officer has confirmed that these are up to date.

Detection & Warning

Is an electrical fire alarm system expected?

No

Why not?

Purpose-built flats

Is a fire detection and/or alarm system provided?

Yes

Areas covered

- Communal areas

Communal Areas

System Category

- BS 5839 Pt1 Category L5

Cause & Effect

- Operates smoke ventilation

Control Equipment

Is the control equipment suitably located?

N/A

Is the control equipment free from any obvious fault or defect?

N/A

Manual Fire Alarms

Are there sufficient means of manually raising an alarm?

N/A

Are manual callpoints appropriately located and free from obvious defect?

N/A

Automatic Fire Detection

Is there sufficient provision of automatic fire detection?

N/A

Is the type of automatic fire detection suitable and free from obvious defect?

N/A

Comments

Due to COVID-19 restrictions, no access was made into any flat during this inspection. However, during the previous FRA as part of that Type 3 Fire Risk Assessment access was gained into a sample flat to assess the provision and suitability of fire alarms.

Access was gained into flat 12 which has a fire alarm provided to BS5839-6 LD2 standard.

It is always recommended as best practice to ensure that working smoke alarms are provided in all dwellings at least to a BS 5839-6 Category LD3 standard. These should ideally be Grade D alarms (mains powered with integral battery back-up), although Grade F alarms (battery powered only) are a reasonable short term measure.

Audibility

Are there adequate means of alerting all relevant persons?

N/A

Firefighting

Fire Extinguishers

Are fire extinguishers expected?

No

Why not?

- Not practicable to train residents
- Fire unlikely in communal areas
- Vandalism concerns

Are fire extinguishers provided?

No

Is the provision of fire extinguishers reasonable?

Yes

Fixed Systems

Are any fixed systems provided?

No

Is provision of fixed systems reasonable?

Yes

Fire Service Facilities

Are any fire service facilities provided?

Yes

Types of facility

- Dry rising main
- Smoke ventilation
- Entrance door override

Is provision of fire service facilities reasonable?

No

Comments

The entrance door override was tested and functioned correctly.

The smoke ventilation indicator devices are showing in a fault condition.

Lighting

Normal Lighting

Is there adequate lighting of internal escape routes?

Yes

Is there adequate lighting of external escape routes?

Yes

Is there adequate lighting in risk critical areas?

N/A

Emergency Lighting

Method of emergency lighting of internal escape routes:

- Maintained emergency lighting (local)

Is this provision reasonable?

Yes

Method of emergency lighting of external escape routes:

- Borrowed light

Is this provision reasonable?

Yes

Method of emergency lighting of other areas:

- Borrowed light

Is this provision reasonable?

Yes

Comments

Although this inspection took place during daylight hours, given the provision of street lighting in the immediate vicinity and lighting provided by surrounding buildings, it is reasonable to assume there would be sufficient borrowed light to aid escape in these areas.

Signs & Notices

Escape Routes

Is escape route signage necessary?

Yes

Is escape route signage provided?

Yes

Is provision of escape route signage suitable?

Yes

Fire Doors

Is there signage suitable for self-closing fire doors?

Yes

Is there signage suitable for locked fire doors?

Yes

Is there signage suitable for automatic fire doors?

N/A

Other Signs & Notices

Is there suitable signage for fire service facilities?

No

Are fire action notices suitable?

Yes

Are there suitable notices for fire extinguishers?

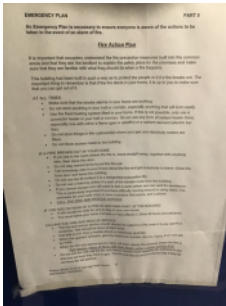
N/A

Is there suitable zone information for the fire alarm system?

N/A

Comments

Provide signage for the dry riser inlet



The provided Fire Action Notice.

Fire Safety Management

Procedures & Arrangements

Current evacuation policy

Stay Put

Are fire action procedures suitable and appropriately documented?

Yes

Are there suitable arrangements for calling the fire service?

N/A

Is there a suitable fire assembly point?

N/A

Are there suitable arrangements for the evacuation of disabled people?

Yes

Comments

These are general needs flats and as such no specific occupancy risk is identified. Tenants are presumed to be a typical cross section of public and could include visitors and contractors. It is assumed that all occupants and visitors are capable of using the means of escape unaided to reach a place of ultimate safety.

Training & Drills

Are staff regularly on the premises?

No

Are employees from outside organisations given appropriate fire safety information?

Yes

Comments

A Fire Action Notice is provided which would give employees from outside organisations information regarding the action to be taken in the event of a fire.

Testing & Maintenance

Was testing & maintenance information available?

No

Are fire extinguishers subject to suitable test & maintenance?

N/A

Comments

Fire Safety documentation for the testing and maintenance of fire safety systems is held centrally at the ISHA Head Office. The ISHA Neighbourhood Officer has confirmed that these are up to date.

Record Keeping

Were fire safety records available?

No

Comments

Fire Safety documentation for the testing and maintenance of fire safety systems is held centrally at the ISHA Head Office. The ISHA Neighbourhood Officer has confirmed that these are up to date.

Tasks

Task 1

Source Version	1
Category	Escape Routes & Fire Spread
Sub Category	Fire Doors
Action Required	Replace the intumescent strips with combined intumescent strips and smoke seals on the following doors: Cold smoke seals are only fitted to the centre gap of the gas/electrical riser cupboard doors. Cold smoke seals should be fitted to protect all gaps around these doors.
Priority	Low
Status	Identified
Owner	Customer Homes
Due Date	2 October 2021



Task 2

Source Version	1
Category	Escape Routes & Fire Spread
Sub Category	Fire Doors
Action Required	Replace or repair the locks in the following doors: The locks to the electrical riser cupboard doors all require servicing or repair as many were found to be unlocked, with the lock defective. This may be due to misuse by residents.
Priority	Low
Status	Identified
Owner	Neighbourhood Services
Due Date	2 October 2021

Task 3

Source Version	1
Category	Escape Routes & Fire Spread
Sub Category	Construction and Glazing
Action Required	Provide fire stopping around pipe penetrations in the following locations: Within the electrical, gas riser cupboard on the ground floor, there are large penetrations made by gas pipes and cables passing through compartment walls into the cupboard.
Priority	High
Status	Identified
Owner	Customer Homes
Due Date	3 April 2020



Task 4

Source Version	1
Category	Fire Prevention
Sub Category	Housekeeping
Action Required	Residents should be advised about the risks arising from the presence of combustibles materials on balconies
Priority	Advisory
Status	Identified
Owner	Neighbourhood Services
Due Date	2 October 2022



Task 5

Source Version	1
Category	Escape Routes & Fire Spread
Sub Category	Construction and Glazing
Action Required	<p>There are penetrations from riser cupboards into the acoustic ceiling void which are obviously not fire stopped from the riser side.</p> <p>As this is a non intrusive fire risk assessment, it cannot be confirmed within the scope of this assessment whether pipe and cable penetrations above this ceiling between risers and common corridors, and common corridors and flats are adequately fire stopped.</p> <p>It is therefore recommended to carry out a complete fire stopping survey of this building.</p>
Priority	Medium
Status	Identified
Owner	Customer Homes
Due Date	2 October 2020

Risk Score

Risk Score

Moderate Risk

Next Assessment Due

5 October 2024

Likelihood	Potential Consequence		
	Slight Harm	Moderate Harm	Extreme Harm
High	Moderate	Substantial	Intolerable
Medium	Tolerable	Moderate	Substantial
Low	Trivial	Tolerable	Moderate

Likelihood

Low Unusually low likelihood of fire as a result of negligible potential sources of ignition.

Medium Normal fire hazards (e.g. potential ignition sources) for this type of occupancy, with fire hazards generally subject to appropriate controls (other than minor shortcomings).

High Lack of adequate controls applied to one or more significant fire hazards, such as to result in significant increase in likelihood of fire.

Consequence

Slight Outbreak of fire unlikely to result in serious injury or death of any occupant (other than an occupant sleeping in a room in which a fire occurs).

Moderate Outbreak of fire could foreseeably result in injury (including serious injury) of one or more occupants, but it is unlikely to involve multiple fatalities.

Extreme Significant potential for serious injury or death of one or more occupants.