


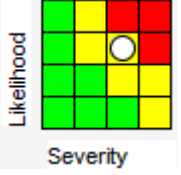
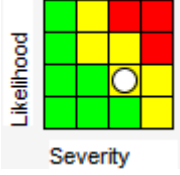
corporate risk register 1213

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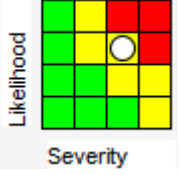
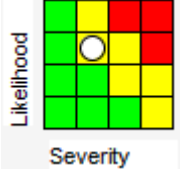


Risk Code	CPR1213	Risk Title	Corporate Risk Register 2012/13	Current Risk Status	
Description of Risk	-- enter risk details here --			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score				Current Risk Score	
Gross Severity				Current Severity	
Gross Likelihood				Current Likelihood	
Gross Risk Review Date				Last Risk Review Date	
Consequences					
Vulnerabilities/causes					
Risk Notes					

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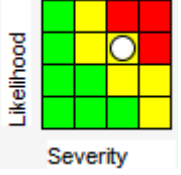
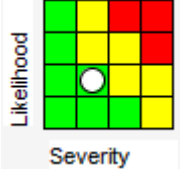
Risk Code	CPR1213_01	Risk Title	Financial	Current Risk Status	
Description of Risk	Loss of Funding and Financial Stability			Assigned To	Stefan Garner; John Wheatley
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	Budget planning and monitoring (1) Medium term financial strategy (2)		Current Risk Score	6
Gross Severity	3	Sustainability plan developed with Executive Board to investigate measures to address longer term funding shortfall identified (3)		Current Severity	3
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date		<p>Treasury Management Strategy, annual outturn & strategy approved by Council. regular monitoring (4) WRIEP support for efficiency / procurement (5) Grant income sourced where possible (6) Developing benchmarking process within the authority to evaluate and understand costs/performance/outputs including CIPFA benchmarking, reviewing high spend, annual internal audit review of audit commission benchmarking data (7) Performance setting (8) Procurement section, contracts register, quick quote process / Procurement guidance updated / intranet (9) Business case reviews (10) SCFOG/Networking / Active engagement in central government reform and change agenda (11) Effective use of assets eg Marmion House, agile working project (12) Attendance at professional & Government updates / workshops (13) Proactive management & monitoring of corporate income levels i.e. council tax, business rates & housing rent (14) Section 151 review of controls within key financial systems (15) Housing Regeneration Project Group established with key sub-groups for specific tasks (16) Council tax support scheme - legal advice, EIAs, sound consultation with public, claimants and other LAs to develop a local scheme based on an agreed Countywide framework (17)</p>		Last Risk Review Date	14-Feb-2013
Consequences	Cuts in services Quality of service decline partnership relationships become strained				

	<p>uncoordinated cuts financial savings not achieved miss out on funding inability to meet on-going costs Significant impact on the economic health of the local community Budgets exceeded minimum reserves not maintained Budgets not balanced Potentially acting illegally Reputation issues Reduced income streams including car parks, golf course, planning, treasury, council tax & business rates</p>
<p>Vulnerabilities/causes</p> <p>Page 79</p>	<p>budget shortfall / funding gap increasing through austerity cuts - 3 year MTFS in place from 2013/14 (longer term shortfalls identified from 2016/17) (1,2,3,9,10,12) Increased cost liabilities e.g. water course maintenance, land charges, legacy MMI claims, golf course (1,2,3,9,10,12) failure to manage budgets (1) failure to manage investments (4) missing key business funding opportunities (5, 6) Failure to maximise incentive funding (i.e. new homes bonus, council tax, benefits admin, RTB's one for one replacement) (6) Disabled Facilities Grants - increased demand / costs not in line with grant levels impacting on other funding sources (6) recession increase impact on services required (i.e. capacity, finance, recovery levels) (7,8,14) failure of an existing contractor (9) Technical reform of Council Tax and other welfare reform changes (Universal Credit, Housing Allowances etc) wef 1/4/13 and the potential impact on collection levels/write offs (14, 15) Business rates retention wef 1/4/13 - local collection levels will directly on the councils budget (14,15) Reduced income corporately due to welfare reform changes (including council tax support scheme) - impact on council tax, rent income etc (14, 15) HRA regeneration projects & impact on business plan / wider regeneration project including town centre, car parks etc (16) Council tax support scheme - legal challenge (17)</p>
<p>Risk Notes</p>	


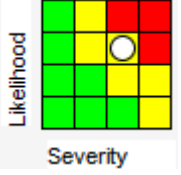
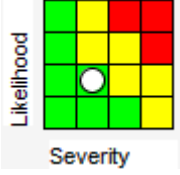
Risk Code	CPR1213_02	Risk Title	Reputation	Current Risk Status	
Description of Risk	Damage to Reputation			Assigned To	Anica Goodwin; Tony Goodwin
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	Increased use of multi media to consult/communicate Members surgeries Celebrating success State of Tamworth debate PR & Communications Review of Tell Us Scheme Tamworth Listens Standards Ombudsmen report Monitoring of news stories Service delivery standards Contract monitoring Codes of conduct Policies and procedures Service Standards Training for all staff and members in media/press/use of social media Mystery shopper		Current Risk Score	6
Gross Severity	3			Current Severity	2
Gross Likelihood	3			Current Likelihood	3
Gross Risk Review Date				Last Risk Review Date	06 Mar 2013
Consequences	erosion in trust and confidence service failure loss of income increased cost of working fall in satisfaction levels loss of public support claims in tribunal/personal liability loss of peer group credibility Increased scrutiny by government and auditors				
Vulnerabilities/causes	Failure to match social and political expectations failure to act on feedback crisis and major incident management failures failure to deliver minimum standards of service				

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	Third party supply chain failure non-compliance with legislation unethical practices by officers/members security breaches by officers/members personal actions by officers/members misuse of social media by officers/members
Risk Notes	


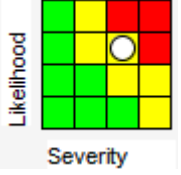
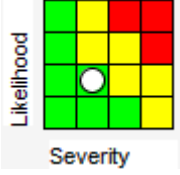
Risk Code	CPR1213_03	Risk Title	Governance & Regulatory Failure	Current Risk Status	
Description of Risk	Failure to achieve adequate Governance Standards and statutory responsibilities			Assigned To	Jane Hackett; John Wheatley
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	Current Risk Score	4		
Gross Severity	3	Current Severity	2		
Gross Likelihood	3	Current Likelihood	2		
Gross Risk Review Date	<p>Regular review & update of Financial guidance (1) Audit & Governance Committee in place, including Standards (2) Scrutiny Committees in place, including call in & questions at Council (3) Annual Governance Statement process / prepared (4) Whistleblowing Policy and Counter Fraud and Corruption Strategy developed & communicated (5) Section 151 functionality and Monitoring Officer in place / Scheme of Delegation (6) Internal Audit function (7) External Audit assessment / reviews (8) Partnership Guidance Policy (9) Managers Assurance Statements prepared annually (10) Constitution - regular review (11) Code of Conduct for members (12) Relevant policies and procedures / Net Consent for policy management and acceptance (13) Legislation training for officers and members / continual CPD and other training / regular legal updates (14) development of member training plan / development of e learning solution (15) Insurance policies for regulatory failure - officials indemnity, fidelity guarantee & libel and slander (16) TULG - consultation, openness, accountability, probity (17) Obligations under Environmental Protection Act and Public Health Act (18) PDR process (19) Electoral Process (20) Forward Plan in place with key decisions highlighted, Committee meetings scheduled (21) The Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations 2012 (22)</p>			Last Risk Review Date	14-Feb-2013
Consequences	non-compliance with legal requirements fraud				

	<p>poor performance damage to reputation prosecution, fines death or injury to public and/or staff audit criticism within Annual Audit Letter / accounts qualified poor inspection comments legal challenge Ultra vires Financial impact / exposure from poor decisions arising from uninformed decision making process Increased demand for resource support from Members</p>
<p>Vulnerabilities/causes</p>	<p>Lack of training / knowledge - officers and member (14, 15) lack of documented procedures (1) lack of commitment from officers and members (6, 12) failure to understand the importance of key decisions (14, 15) Inadequate governance process in place (1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21,22) Lack of accountability (5, 6 ,7, 8, 12, 19, 20) Non compliance with legislation (6 ,14 ,18) fraud (1, 5, 6) Poor performance (19) failure to manage or be aware of legal responsibilities/changes to legislation (6, 14, 15) lack of resources(3) loss of key staff / members (20) inappropriate decision making (6, 14, 15) Changes to political control (20)</p>
<p>Risk Notes</p>	<p>Localism Act, Welfare Benefit reform,</p>


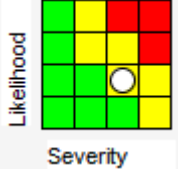
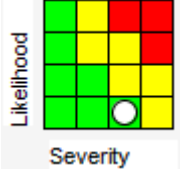
Risk Code	CPR1213_04	Risk Title	Partnership Working and Supply Chain Challenges	Current Risk Status	
Description of Risk	Failure in partnership working, shared services or supply chain			Assigned To	Andrew Barratt; Rob Mitchell
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	Procurement section, contracts register, quick quote process / Procurement guidance updated / intranet Partnership Governance Policy and training on the policy in place - refreshed in 2012 Partnership arrangements in place, eg contracts, shared service agreements Effective contract/partnership monitoring Business Continuity plans in place Risks identified and managed Constitutions in place for some partnerships TBC Business Continuity Group Adequate terms of reference Adherence to contracts register		Current Risk Score	4
Gross Severity	3			Current Severity	2
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	26 Feb 2013
Consequences	Services not delivered Damage to reputation Loss of knowledge, intellectual property and other assets Loss of quality service Criticism from external auditors/assessors Customer dissatisfaction Lack of resources Workforce opposition High exit costs Costs not reduced Efficiencies not gained Waste not eliminated Regulations not met				
Vulnerabilities/causes	Failure to meet service delivery expectations Partner has financial failure Supplier incident eg data loss, governance issue Service delivery collapses during wide spread major incident Third party supply chain failure Partner under performs				

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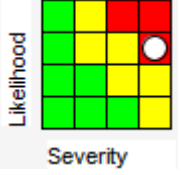
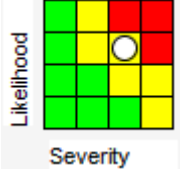
	<p>Failure to assess and manage the risks arising from the use of third parties</p> <p>Failure to set and manage contractual conditions and performance targets</p> <p>Failure to get management support</p> <p>Staff turnover increases</p> <p>Poor, incomplete knowledge transfer</p> <p>Scope of change too narrow/too broad</p> <p>benefits not realised</p> <p>Political change of policy</p>
Risk Notes	Partnerships in place - waste, health & safety, Economic Development, Building Control, Strategic Partnership, Housing Repairs, IT service desk

Risk Code	CPR1213_05	Risk Title	Emergency & Crisis Response Threats	Current Risk Status	
Description of Risk	Failure to manage an external or internal emergency/disaster situation			Assigned To	Andrew Barratt; Nicki Burton
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	<p>Emergency Plan in place Emergency planning training completed at various levels Business Continuity Plans in place Insurance cover in place to cover exposure to financial loss. Advice and guidance on Risk Management and Business Continuity on the intranet Emergencies advice available on website Building- fire prevention controls in place and tested on a regular basis Adequate physical security controls in place and reviewed on a regular basis. IT business continuity plan in place and tested on a regular basis Service impact analysis completed to rank priority of services Corporate business continuity plan in place All communication plans tested on a regular basis Emergency plan tested on a regular basis Business Continuity Group Membership of Staffordshire CCU & Resilience Forum Effective communication /ICT tools/ infrastructure eg mobile phones, laptops Represented at newly formed CCU Strategic Leaders Meeting Success no notice tests Learning from actual events i.e. corporate system failure Dec 12</p>	Current Risk Score	4	
Gross Severity	3		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	26 Feb 2013	
Consequences	<p>Services not delivered Damage to reputation Civil Contingency Act requirements not met Death Destruction of property Damage to the environment Adverse affect on vulnerable groups Public expectations of service delivery not met Increased costs for alternative service delivery</p>				
Vulnerabilities/causes	<p>Lack of integrated emergency arrangements making it difficult to react quickly to a disaster and provide the required support and essential service in line with the requirements of the Civil Contingencies Act.</p>				


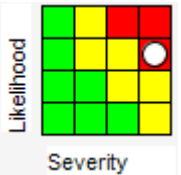
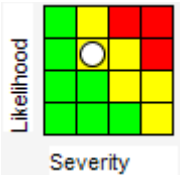
	Failure to test plans Failure to undertake training Plans not activated plans do not accurately identify the staffing/resources required
Risk Notes	Current risks and scoring matrix still accurate and fit for purpose

Risk Code	CPR1213_06	Risk Title	Economic Changes	Current Risk Status	
Description of Risk	Failure to plan and adapt services to economic changes within the community			Assigned To	Stefan Garner; Rob Mitchell
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	Link to CPR1213_01 - financial control (1) Strategic Priority - Aspire & Prosper (performance monitored, addressed) (2) Keep up to date with central government communications (3) Adapt to downturn in economy - Tamworth Community Advice Network (TamworthCAN) (3) Economic Bulletin distributed to management - shows regional and local economic statistics (4) Management networks and leadership meetings (5) Support to local businesses - including through local Procurement (quick quote) (6) Think Local (7) Business and Economic Partnership (8) Place Group / Tamworth Strategic Partnership (9) Solutions for Business (10) External funding streams explored (Portas, GBSLEP) (11) Medium term financial plan (12) Zero based budgeting approach to Income targets (13) Regular review of business plans (14) Economic Strategy (15) GBSLEP including Business Rate reform / pooling (16) Local Plan (17) Local Investment Plan (18) Local Transport Board (GBSLEP) (19) Housing Regeneration projects / review including wider Town Centre regeneration (20) Plan for Welfare reform – discuss with partner agencies via the TSP		Current Risk Score	3
Gross Severity	3			Current Severity	3
Gross Likelihood	2			Current Likelihood	1
Gross Risk Review Date				Last Risk Review Date	14-Feb-2013
Consequences	Lack of Town Centre development / prosperity No external funding to aid economy and growth Economic prosperity declines Detrimental effect on housing market People leave the borough				


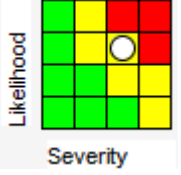
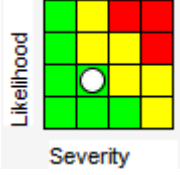
	<p>Increased demand for social housing Impact on Council income Increased costs to Council services due to increased demand Reduced income corporately due to welfare reform changes (including council tax support scheme) - impact on business rates, council tax, rent income, car parking, planning etc</p>
Vulnerabilities/causes	<p>Failure to recognise economic changes (1, 2) Sudden economic downturn affecting businesses, jobs, housing etc (2, 3, 6, 8, 9, 15) Loss of major employer in the region (3) Failure to recognise opportunities (11, 15, 16) Rapid increase in inflation (1, 12) Changes in government funding/grants (3, 12) Collapse / decline of the property market (2, 8, 15, 16, 17, 18, 19, 20) Change of government (18, 19) Under achievement of development/investment (15, 16, 17, 18, 19, 20)</p>
Risk Notes	

Risk Code	CPR1213_07	Risk Title	Information Management & Information Technology	Current Risk Status	
Description of Risk	Failure to secure and manage data and IT infrastructure			Assigned To	Nicki Burton; John Wheatley
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	Network security Physical security Security Policy, Information Security Manual Data Protection compliance and training GCSX Environmental controls Established protocols Security of data EDRMS implementation Data limits Business Continuity Plans Disaster Recovery Plan Virtual servers Web based systems Home working ISO27001 Back ups Annual penetration tests ISO20000 Improved Business Continuity with reciprocal arrangements at Walsall		Current Risk Score	9
Gross Severity	4			Current Severity	3
Gross Likelihood	3			Current Likelihood	3
Gross Risk Review Date				Last Risk Review Date	14-Feb-2013
Consequences	Fine Reputational damage Potential imprisonment Physical harm to staff Consequence for members of the public if their personal data lost/stolen Loss of key management information Inability to deliver services potential loss of income				
Vulnerabilities/causes	Insecure IT equipment Human error / loss of personal data Loss of equipment/data				

	Theft Equipment failure Hacking / Viruses Agile working trials / flexible working project Corporate Change Project
Risk Notes	


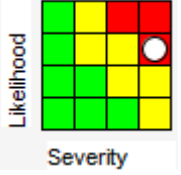
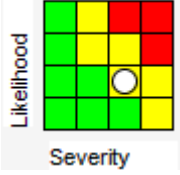
Risk Code	CPR1213_08	Risk Title	Loss of Community Cohesion	Current Risk Status	
Description of Risk	Failure to achieve community cohesion			Assigned To	Rob Barnes; Rob Mitchell
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	No change to front line services Locality working ASB Policy Partnership working Financial Inclusion Policy Community Engagement Stronger Communities Group Corporate consultation database Services proactive in engaging communities Data and intelligence used to inform service planning Community cohesion awareness Capacity building projects & initiatives Impact assessments used Horizon scanning Big Society/Localism impact Stronger Communities Partnership Responsible Authorities Group Development of ASB hub Links with Police Community Cohesion Audit Tamworth Strategic Partnership Strategic priority Total Place	Current Risk Score	6	
Gross Severity	4		Current Severity	2	
Gross Likelihood	3		Current Likelihood	3	
Gross Risk Review Date				Last Risk Review Date	26 Feb 2013
Consequences	Long term costs Not meeting/understanding users needs Increase in crime and disorder Poor use of funding Increased tensions in the community No community commitment/ownership to the authorities vision Low level of community cohesion Fear of perception of crime Failure to meet demand				
Vulnerabilities/causes	Economic recession				

	<p>Poverty Welfare reforms Services withdrawn Big Society does not take off Communities become fragmented Increase in ASB Increase in financial deprivation Lack of interest from the public Poor communication Poor engagement mechanisms at corporate and service level Limited understanding of good engagement process Housing and regeneration projects - change mgt</p>
Risk Notes	


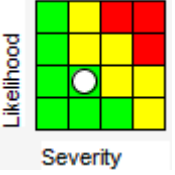
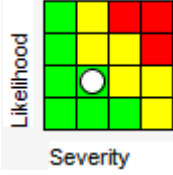
Risk Code	CPR1213_09	Risk Title	Workforce Planning Challenges	Current Risk Status	
Description of Risk	Failure to manage workforce planning challenges			Assigned To	Anica Goodwin; Tony Goodwin
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	Service reviews Regular communication Workforce and succession planning Core brief Staff AGM PDR process to ensure skill development requirements are being addressed HR policies and procedures in place Post entry training to qualify staff in key areas Absence management policy, healthshield and occupational health Market supplement policy for either retention or recruitment of necessary skills Managers review of resource capabilities/capacity for business continuity purposes Relationship with Trade Unions (TULG) Management awareness of risk impact of reduced staffing Corporate change programme Pre employment checks		Current Risk Score	4
Gross Severity	3			Current Severity	2
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	06 Mar 2013
Consequences	Strain on remaining staff Risk to service delivery Industrial action Budget misalignment Increase in fraud Wrong messages sent out Potential increase in employment tribunal cases increased number of grievances from staff increase in absenteeism Inability to respond to change agenda inability to align skill levels to new working methods Unable to recruit staff				
Vulnerabilities/causes	Staff become overloaded Low morale has impact on service delivery Industrial unrest				


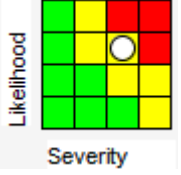
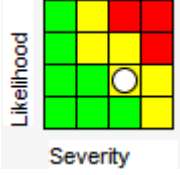
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	Redundancies lead to additional future costs Failure to communicate effectively Small authority with specialised staff Sickness levels remain too high leaving vulnerable skills gaps Pay and conditions below market conditions for skills required
Risk Notes	


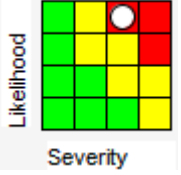
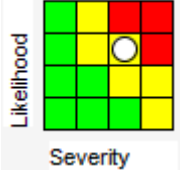
Risk Code	CPR1213_10	Risk Title	Health & Safety	Current Risk Status	
Description of Risk	Failure to manage Health & Safety			Assigned To	Andrew Barratt; Anica Goodwin
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	Policies in place Training completed Health and Safety groups Risk assessments completed Inspections completed Personal safety equipment provided Lone working policy and practices PVP register Fire alarm tests and evacuation tests Regular update meetings with H&S officers and ACE Audits	Current Risk Score	6	
Gross Severity	4		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	06 Mar 2013	
Consequences	Corporate manslaughter Fines Negative publicity insurance claims death/injury				
Vulnerabilities/causes	Non-compliance with legislation lack of health and safety awareness short cuts/ poor working practices Personal safety equipment not used risks not identified and or managed inspections/tests not completed				
Risk Notes	H&S audit carried out highlighting some high priority areas. Support action plan to be implemented Regular updates with SL/JH/AG regular updates by AG with JH and SL Updates to CMT				

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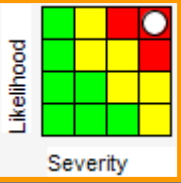
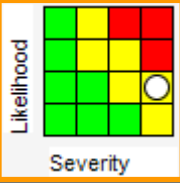
Risk Code	CPR1213_11	Risk Title	Corporate Change	Current Risk Status	
Description of Risk	Failure to manage corporate change			Assigned To	Nicki Burton; Anica Goodwin
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	Programme Plan Pool of trained resources Structured programme Dedicated Programme Manager Strong Governance Strong budget management demonstrated benefit realisation Clear communications	Current Risk Score	4	
Gross Severity	2		Current Severity	2	
Gross Likelihood	2		Current Likelihood	2	
Gross Risk Review Date	16-Jan-2012		Last Risk Review Date	06 Mar 2013	
Consequences	Return on investment not made Reputation Failure to implement agile working environment Savings are not made Budget not balanced				
Vulnerabilities/causes	Weak management Weak governance No executive management support Insufficient corporate skills and capacity Failure to retain staff				
Risk Notes	Transforming Tamworth, Support Services Review, Health Impact Assessments				

Risk Code	CPR1213_12	Risk Title	Safeguarding Children & Vulnerable Adults	Current Risk Status	
Description of Risk	Failure to safeguard children and vulnerable adults			Assigned To	Jane Hackett; Rob Mitchell
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	Safeguarding policy adopted Clear procedures for reporting and dealing with disclosure Annual section 11 audit - 2012 completed Appropriate risk assessments to identify vulnerability in customers/residents Senior leadership commitment with designated officers Policy implemented with training for appropriate staff Safe recruitment process - needs updating Supervision of staff, contractors and volunteers		Current Risk Score	6
Gross Severity	3			Current Severity	3
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date	16-Jan-2012			Last Risk Review Date	26 Feb 2013
Consequences	Death, serious injury Legal challenge for lack of compliance with legislation Loss of reputation Financial costs of review and insurance claims Prosecution Increase in inspection				
Vulnerabilities/causes	Non-compliance with legislation Lack of appropriate policy and procedures Low awareness amongst staff Lack of joined up case management Case management systems unable to share data or support risk management partner agencies not delivering services lack of appropriate services lack of reporting incidents considered trivial Other organisation's not delivering the service - gaps in service provision for adults in need				
Risk Notes					

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Risk Code	CPR1213_13	Risk Title	Golf Course - Future Options	Current Risk Status	
Description of Risk	Failure to plan for future options			Assigned To	Tony Goodwin; John Wheatley
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	Considering future options including legal implications - following liquidation (1) Regular updates on financial situation with executive management (2) Regular updates with contractor on progress on enhancements/improvements (3) Business continuity in place (4) Golf Course Action plan in place & Project Group established including insurance/security (5) Communications Plan developed (6) Contingencies in place (7)	Current Risk Score	9	
Gross Severity	3		Current Severity	3	
Gross Likelihood	4		Current Likelihood	3	
Gross Risk Review Date			Last Risk Review Date	14-Feb-2013	
Consequences	Reputational damage Additional costs to the Council Reduced income to the Council Failure of service Customer expectations not met Non-compliance with planning requirements				
Vulnerabilities/causes	Financial stability of contractor - liquidation implications (1) Financial impact - for MTFs (1, 7) Reputation / negative press (2, 6) Asset/Site security & Insurance arrangements (5) Remedial works to course / buildings (1, 2, 3, 5)				
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Risk Code	CPR1213_14	Risk Title	Impact of Government Austerity measures and new legislative requirements	Current Risk Status	
Description of Risk				Assigned To	Tony Goodwin
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	Regular updates Monitoring Dedicated website for Housing benefit changes to inform customers Consultation with customers over CT changes Financial profiling		Current Risk Score	8
Gross Severity	4			Current Severity	4
Gross Likelihood	4			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	11-Mar-2013
Consequences	Unable to maintain rent income/increase in rent income Social housing becomes unaffordable Delivery of new housing Realistic housing waiting lists <i>Social unrest - those unable to access social housing</i> Increase in benefit claimants Increase in fraud - Benefits, Business Rates, RTB, Council Tax, tenancy Increase in benefits overpayments Potential economic growth Maximise benefit entitlement & income generation Community run services - not provided, inappropriately run Processes lengthened through challenge CIL - investment in development areas				
Vulnerabilities/causes	Welfare reform - changes to social housing - flexibility in rent setting, short term fixed tenancies, pay to stay, use of RTB receipts for new housing New Homes Bonus Social housing allocations reform Cap to benefit levels, reduction in local housing allowances, increase in non dependant charge, universal credit Changes to business rates Changes to Council Tax Welfare Rights Fairer Charging Community right to challenge Community right to bid Changes to Planning system Community Infrastructure Levy				

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	National Home Swap Scheme
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