

RISK ASSESSMENT FORM



Organisation / department / function / project: ___Landlord Services – Welfare Reform___

Business Objective: To prepare for the implications of Welfare Benefit Reform 2012/13 (specifically bedroom tax and universal credit)

Completed by: _Landlord Management Team

Date completed: ___May 2013___

No	Risk & Impact (Threat/Opportunity to achievement of business objective)	Assessment of Gross Risk			Risk Treatment Measures Implemented	Assessment of Current Risk [With control measures implemented]			Timescale
		Impact (Severity) [I]	Likelihood (Probability) [L]	Risk Score [IxL]		Impact (Severity) [I]	Likelihood (Probability) [L]	Residual Risk Score [IxL]	
1	Confusion to customers as a range of reform measures take effect	4	2	8	<ul style="list-style-type: none"> ✓ Communications Plan in place as per cabinet 25/7/12 ✓ Countdown literature ✓ Updated web site ✓ Live web questions around April ✓ Sp leading on practical measures – individual letters completed 	4	1	4	
2	Increase in bad debt as people to struggle with payments in relation to <ul style="list-style-type: none"> ✓ Non dep charges ✓ Bedroom subsidy ✓ Direct payments / universal credit ✓ c/tax scheme 	4	4	16	<ul style="list-style-type: none"> ✓ HRA Business Plan under review, due to go back to Cabinet concerning bad debt ✓ Impact assessment on bad debt provision being finalised ✓ Capacity within existing budgets to divert revenue 	3	2	6	

3	Any Loss in income will impact on front line services and whilst there are predictions, actual collection is unknown	4	1	4	<ul style="list-style-type: none"> ✓ Procurement resulted in lower overall costs on planned and response allowing some re-profiling ✓ Paying the bedroom subsidy, 1.4.13 to 7.5.13 72% to monitor ✓ HRA business plan under review ✓ Examining wider opportunities' to avoid using all HRA resources on regeneration, i.e. SPV 	4	1	4	
4	Bedroom subsidy – 523 council tenants effected. Telephone survey indicated c100 will want to move (20%). Of those, 95% want 1 or 2 bedroomed properties which aren't available in the short term, especially given pressures around clearance and re-designation (139+14)	3	2	6	<ul style="list-style-type: none"> ✓ Review allocations policy to bring policy in line with benefit eligibility ✓ The amount who wish to move to 1 bed and 2 bed accommodation ✓ Prioritise applications for under-occupation in the allocations policy ✓ Grow stock available through regeneration and acquisition ✓ Identify capacity in private sector ✓ Publicise new buy / RTB and other owner occupation routes 	2	1	3	
5	Bedroom subsidy – courts unlikely to grant possession first time round, where non-payment is directly attributable to govt change and council can't rehouse into more suitable Possession proceedings protocols to be reviewed	4	4	16	<ul style="list-style-type: none"> ✓ Key member of court user group ✓ Training for staff on DRO / bankruptcy and efficient case handling ✓ Revise reaction protocol to provide housing options advice 	4	2	8	

6	Downsizing into more suitable accomm may not necessarily be best use of stock, i.e. 4 bed house into a 2 bed house (couple with 0 children) Refer to Castle Vale paper				<ul style="list-style-type: none"> ✓ Better use of mutual exchange policy – greater flexibility proposed on mutual's to maximise income ✓ Prioritised use of incentive to move on mutual's and/or transfers 				
7	Bedroom Subsidy – clarity on the detail in relation to what is under occupation:- <ul style="list-style-type: none"> ✓ Carers ✓ Disability ✓ Bedroom size 				<ul style="list-style-type: none"> ✓ Benchmarking and research ongoing ✓ Carers currently over night / clarity over communication ✓ Re-designate properties, i.e. fazeley road – complete ✓ Keep web updated 				
8	Capacity of staff to handle case load	3	3	9	<ul style="list-style-type: none"> ✓ 2x income maximisation officers supported ✓ Low level arrears automated ✓ PCOL already in place ✓ Training being offered in house ✓ Impact Assessment to report on time spent at court and review value for money for staff attending court 	3	2	6	
9	Political uncertainty and change				<ul style="list-style-type: none"> ✓ Risks and measures communicated through cabinet due June 2013 ✓ Key policy change adopted (48 rent wk, incentive, investment in third sector) 				
10	Increase in evictions, 22 (tolerance set at 10)				<ul style="list-style-type: none"> ✓ Making best use of homeless prevention protocols. Involve Steve and Rachel ✓ Advising people at earlier stage of risks / consequences ✓ Development of the hardship fund. Scheme of Delegation Member report signed in May 2013 				

11	High rise and potential to create difficult to let (2 bed 50+, likely to have 1 bed need, so invariably under occupying). 18 affected originally Properties sensitively let, but often refused 2/3 times				<ul style="list-style-type: none"> ✓ Local lettings plan to be developed for the high rise, Jo to prepare briefing paper for wider options ✓ Existing lettings to encourage people with 2 bed needs (i.e. 1+1 or with carers) ✓ Clear consequences explained if we do let 				
12	Universal Credit – Identifying vulnerability for direct payments will be difficult. Unclear timetables for new and transitional claims				<ul style="list-style-type: none"> ✓ Make best use of feedback from demonstration projects ✓ Ashton- under-Lyne - live ✓ Specifically risk assess prior to go-live in Oct 2013 as numbers affected not known ✓ Await formal information from DWP Howard Shipley – due summer 2013 ✓ To liaise with Housing Benefit for up date bulletins 				
13	Civil unrest including <ul style="list-style-type: none"> ✓ Potential for rise in crime ✓ Distress and anxiety ✓ Political backlash ✓ National campaigns – stay and don't pay 				<ul style="list-style-type: none"> ✓ Stakeholders aware ✓ Safeguarding procedures in place ✓ Better use of web, blogs 				
14	Failure of Tamworth's credit union may lead to an increase in irresponsible borrowing or illegal lending				<ul style="list-style-type: none"> ✓ £10k investment in third sector – joint working in housing commissioning strategic on money advice ✓ Discussion with banking sector on jam jar accounts (TL4B – James Roberts – Sue) to continue ✓ Partnership with investigation unit for illegal lending 				

15	Income collection will cost more - Practical arrangements necessary for people to pay (extra all pay cards / direct debits /door stop payment opportunities) which will cost around £35k				<ul style="list-style-type: none"> ✓ Sp leading on all pay cards. Completed, all pay cards all delivered ✓ Direct Debits to be set up Feb/March in readiness for April. Check how many ✓ Sp to seek procurement costs for door stop automated machines for cards / mobiles – Jackie Lea to carry out demonstration on mobile devices with Corporate ICT 				
16	Capacity within benefit team and digital inclusion for online claims				<ul style="list-style-type: none"> ✓ Strong relationships with internal benefits ✓ Sharing of information works well between teams ✓ Digital investment to be considered as part of hra investment 				
17	People struggle as they can't find work – with local companies such as drive assist, Jessop's, Golf course going into administration				<ul style="list-style-type: none"> ✓ Use of SEP to encourage local labour and apprentices within own contracted resources (Mears / MFS / WEL) ✓ Foster links with think local for businesses and LEP ✓ To examine opportunity for council own apprentices 				
18	Staff are uncertain about the process and inconsistent response to customers				<ul style="list-style-type: none"> ✓ Training profile in place ✓ Briefing sessions organised across services ✓ Corporate approach / cabinet paper planned on hardship funding and relief 				