

## Risk Register

## Appendix D

| Risk |  |  | Assessment |        |             |               |
|------|--|--|------------|--------|-------------|---------------|
| No.  | Risk Area & Lead Officer(s)  | Risk Description   | Likelihood | Impact | Risk Rating | Traffic Light |
| 1    | <p><b>RISK</b></p> <p>Lead Officer – Chris Henry</p> <p>Central Government decides not to proceed with the localisation of Council Tax Support</p> | <p>Central Government decides not to proceed with the localisation of Council Tax Support and retains the current Council Tax Benefit scheme Lobbying from local government and welfare organisations has stressed the difficulties with introducing a new scheme within the timescale</p> | 2          | 1      | 2.          | Green         |
| 2    | <p><b>RISK</b></p> <p>Lead Officer –Chris Henry</p> <p>CLG guidance and legislation delayed</p>  | <p>Local Government have not been given an absolute free hand in designing a new scheme. If CLG guidance and legislation is delayed it could make it impossible to roll out a scheme within the timeframe</p>  | 3          | 3      | 9           | Amber         |
| 3    | <p><b>RISK</b></p> <p>Lead Officer –Chris Henry</p> <p>Slippage in timetable</p>   | <p>Slippage in LCTS project timetable; the timetable for the introduction of the new Local Council Tax Support scheme is very challenging, requiring a new scheme to be finalised by Jan 2013</p>  | 3          | 2      | 6           | Amber         |
| 4    | <p><b>RISK</b></p> <p>Lead Officer –Chris Henry</p> <p>Options not agreed by management/members</p>  | <p>Options not agreed by management/ members; following the public consultation, the council will need to confirm that they are happy to proceed with implementing a scheme as selected through the consultation process</p>   | 1          | 2      | 2           | Green         |

| Risk |   |  | Assessment |        |             |               |
|------|---|--|------------|--------|-------------|---------------|
| No.  | Risk Area & Lead Officer(s)   | Risk Description   | Likelihood | Impact | Risk Rating | Traffic Light |
| 5    | <b>RISK</b><br>Lead Officer –Chris Henry<br>Poor response to consultation                 | A low response will undermine the legitimacy of the final decision and may encourage challenge   | 1          | 2      | 2           | Green         |
| 6    | <b>RISK</b><br>Lead Officer –Chris Henry<br>Controlling implementation costs              | Some funding has/will be made available by central government to cover implementation costs but may not be sufficient to cover all implementation costs  | 2          | 2      | 4           | Amber         |
| 7    | <b>RISK</b><br>Lead Officer –Chris Henry<br>Scheme guidance/policy not ready for roll-out | The Council Tax Support scheme will require a new policy document and an extensive guidance manual be drafted. Extensive rewriting of the Support scheme policy and guidance will certainly need to be checked and signed off by legal services to prevent challenge from claimants and user groups. This considerably increases costs | 2          | 2      | 4           | Amber         |
| 8    | <b>RISK</b><br>Lead Officer –Chris Henry<br>Software changes not ready                    | Academy, the software providers for the council, have been reticent about what changes they are able to support without increasing costs. If the new Council Tax Support scheme differs significantly from the current scheme it will require a considerable rewriting of current software   | 3          | 3      | 9           | Amber         |

| Risk |   |   | Assessment |        |             |               |
|------|---|---|------------|--------|-------------|---------------|
| No.  | Risk Area & Lead Officer(s)   | Risk Description  | Likelihood | Impact | Risk Rating | Traffic Light |
| 9    | <b>RISK</b><br>Lead Officer –Chris Henry<br><br>Managing the new administrative burdens   | Managing the new administrative burdens arising from the introduction of a new local Council Tax Support scheme; As well as developing new performance management measures, new appeal/review procedures need to be developed. Additionally, new signage, forms and letter packs will need to be put in place | 3          | 3      | 9           | Amber         |
| 10   | <b>RISK</b><br>Lead Officer –Chris Henry<br><br>Introduction of a Local Council Tax Support scheme will have a potential impact on collection rates | Charging customers previously fully rebated and increased burdens on other groups will affect collection rates. Additionally, Customers claiming CTS who move between boroughs may become confused by the differing rules and council tax collection  | 3          | 4      | 12          | Red           |
| 11   | <b>RISK</b><br>Lead Officer –Chris Henry<br><br>Savings anticipated undermined by an increased CTS caseload   | Savings designed to come from the new Local Council Tax Support scheme could be undermined by an increased CTS caseload.  | 2          | 3      | 6           | Amber         |
| 12   | <b>RISK</b><br>Lead Officer –Chris Henry<br><br>Increased opportunities for fraud   | Development of a Local Council tax support scheme leads to an increased potential for fraud. New procedures may allow for new loopholes. Guidance and legislation confirming arrangements to allow local authorities and the DWP to share data are yet to be published.                                       | 2          | 2      | 4           | Amber         |

| Risk |   |   | Assessment |        |             |               |
|------|---|---|------------|--------|-------------|---------------|
| No.  | Risk Area & Lead Officer(s)   | Risk Description  | Likelihood | Impact | Risk Rating | Traffic Light |
| 13   | <b>RISK</b><br>Lead Officer –Chris Henry<br>Significant changes to caseload profile | Significant changes to caseload profile could affect the Local Council Tax Support scheme increasing costs and reducing effectiveness. Economic factors (including changes to LHA) and the design of local schemes may have an impact on the caseload profile, with mobile sectors of the community moving to areas where more support is available | 1          | 4      | 4           | Amber         |
| 14   | <b>RISK</b><br>Lead Officer –Chris Henry<br>The impact of wider reform agenda       | The impact of wider reform agenda undermines the policy intentions and costs profiling of the Local Council Tax Support scheme. The added impact of other reforms may introduce pressures on other sections of the community not anticipated when the policy was drawn up   | 3          | 3      | 9           | Amber         |

## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 1</b>   |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 1. What is the risk?

Central Government decides not to proceed with the localisation of Council Tax Support and retains the current Council Tax Benefit scheme

### 2. What might make the risk materialise?

Lobbying from local government and welfare organisations has stressed the difficulties with introducing a new scheme within the timescale.

### 3. What is the anticipated impact and who will be affected?

There is no direct impact on local residents, but retaining the current scheme will require updating current software agreements. There is also a likelihood that savings to be made will be recovered directly from central government funding to the council, which may require an increase in Council Tax.

### 4. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

a) Likelihood = 2

b) Impact = 1

Risk score (a x b) = 2/16

This is your inherent risk score.

### 5. What mitigation is currently in place and how effective is it?

- **Mitigating Factor 1:**

Even if the scheme was postponed, work to date by local authorities would remain relevant

- **How do you know this is effective?**

Administration of CTB within the borough has been requirement of the service for some time and is bedded in as a council service

**6. Taking into account the mitigation currently in place re-evaluate your risk score**

**a) Likelihood = 2**

**b) Impact = 1**

**Risk score (a x b) = 2/16**

**This is your residual risk score.**

**7. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage

**8. If your risk remains in the red zone (scores 12+ ) after mitigation you may need to draft an action plan (appendix 1).**

## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 2</b>   |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 9. What is the risk?

Local Government have not been given an absolute free hand in designing a new scheme. If CLG guidance and legislation is delayed it could make it impossible to roll out a scheme within the timeframe.

### 10. What might make the risk materialise?

The parliamentary timetable means that the LG Finance bill may not receive royal assent until November, with a consequential delay in legislation

### 11. What is the anticipated impact and who will be affected?

Any delay will require the authority to make a number of assumptions that if incorrect could lead to a need to make urgent changes in policy and software. This in turn may mean identified savings do not materialise and confusion to the public around how the scheme operates.

### 12. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

|                    |   |       |
|--------------------|---|-------|
| a) Likelihood      | = | 4     |
| b) Impact          | = | 3     |
| Risk score (a x b) | = | 12/16 |

### 13. What mitigation is currently in place and how effective is it?

- Mitigating Factor 1:

Based on guidance to date and how other local policy works the council could potentially work on an interim basis, depending on the design adopted. If software is not in place a manual adjustment could be applied to the current scheme.

- **How do you know this is effective?**

The potential options proposed would allow for a manual adjustment made to an assessment made using current software. CTB data should allow for those affected by late changes to be identified and contacted directly.

**14. Taking into account the mitigation currently in place re-evaluate your risk score**

a) Likelihood = 3  
b) Impact = 3  
Risk score (a x b) = 9/16

**This is your residual risk score.**

**15. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage

**16. If your risk remains in the red zone (scores 12+ ) after mitigation you may need to draft an action plan (appendix 1).**



## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 3</b>   |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 17. What is the risk?

Slippage in LCTS project timetable; the timetable for the introduction of the new Local Council Tax Support scheme is very challenging, requiring a new scheme to be finalised by Jan 2013

### 18. What might make the risk materialise?

The introduction of a new scheme is required to undergo public consultation, which will then need to be ratified by members. Options on which the consultation will be based need to be modelled and identified before being signed off by cabinet. If options need to be remodelled, the move to the consultation stage could be delayed.

### 19. What is the anticipated impact and who will be affected?

A delay modelling and/or selecting consultation options, or in the consultation process, could prevent a decision being made in time to fit in with the normal council meeting cycle. For budget setting purposes we would seek to have a decision in October

### 20. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

- a) Likelihood = 3
- b) Impact = 2
- Risk score (a x b) = 6/16

### 21. What mitigation is currently in place and how effective is it?

- **Mitigating Factor 1:**

The risk is front loaded around the modelling and consultation process. This allows for slippage but would require an extraordinary cabinet/council meeting. The majority of the framework for a new scheme can be put in place prior to a final decision, and time saved by moving this part of the process forward will release resources to manage slippages arising from a delayed consultation

- **How do you know this is effective?**

Freeing up resources will allow for additional help in preparing reports etc.

**22. Taking into account the mitigation currently in place re-evaluate your risk score**

a) Likelihood = 3

b) Impact = 2

Risk score (a x b) = 6/16

**This is your residual risk score.**

**23. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage

**24. If your risk remains in the red zone (scores 12+ ) after mitigation you may need to draft an action plan (appendix 1).**

## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 4</b>   |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 25. What is the risk?

Options not agreed by management/members; following the public consultation, the council will need to confirm that they are happy to proceed with implementing a scheme as selected through the consultation process.

### 26. What might make the risk materialise?

Should members decide that they are not able to accept the scheme selected by the public, or they are opposed to the wider policy of localising support, then they may choose to reject the outcomes from the consultation.

### 27. What is the anticipated impact and who will be affected?

Rejecting the outcomes of the consultation or deciding that the policy is not acceptable will lead to the default scheme being imposed and the required cut in funding passed onto the council

### 28. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

a) Likelihood = 1

b) Impact = 3

Risk score (a x b) = 3/16

### 29. What mitigation is currently in place and how effective is it?

- Mitigating Factor 1:

By ensuring that a range of options are available for adoption Members could agree options in the short term pending further consideration

- **How do you know this is effective?**

**30. Taking into account the mitigation currently in place re-evaluate your risk score**

a) Likelihood = 1

b) Impact = 2

Risk score (a x b) = 2/16

**This is your residual risk score.**

**31. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage

## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 5</b>   |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 32. What is the risk?

Poor response to consultation; a low response will undermine the legitimacy of the final decision and may encourage challenge

### 33. What might make the risk materialise?

If local residents are not made aware of the consultation, or the options put forward are incomprehensible, or participation in the process is difficult, or the consultation period is too short, then the number of responses will be down

### 34. What is the anticipated impact and who will be affected?

If the scheme is perceived to lack legitimacy it will be more open to challenge. There may also be an impact on collection rates. Members may wish to re-run the consultation delaying the imposition of the new scheme.

### 35. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

|                    |   |      |
|--------------------|---|------|
| a) Likelihood      | = | 1    |
| b) Impact          | = | 3    |
| Risk score (a x b) | = | 3/16 |

### 36. What mitigation is currently in place and how effective is it?

- Mitigating Factor 1:

Extensive pre-consultation publicity is planned and consideration is being given to employing a market research team to undertake and manage the process.

- **How do you know this is effective?**

Raising awareness should encourage participation. Employing an external company allows for more resources to be diverted to the data gathering exercise..

**37. Taking into account the mitigation currently in place re-evaluate your risk score**

a) Likelihood = 1

b) Impact = 2

Risk score (a x b) = 2/16

**This is your residual risk score.**

**38. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage

## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 6</b>   |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 39. What is the risk?

Controlling implementation costs; some funding has/will be made available by central government to cover implementation costs but may not be sufficient to cover all implementation costs

### 40. What might make the risk materialise?

Introducing a new Council Tax Support scheme potentially requires significant resources and the short timetable does not allow for extensive tendering to take place.

### 41. What is the anticipated impact and who will be affected?

If costs are not controlled funding will need to be drawn down from council resources

### 42. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

a) Likelihood = 3  
 b) Impact = 3  
 Risk score (a x b) = 9/16

### 43. What mitigation is currently in place and how effective is it?

- **Mitigating Factor 1:**

Working in partnership with local partners and other authorities will share many of the costs.

- **How do you know this is effective?**

Previous partnership working has delivered significant savings to the council.

**44. Taking into account the mitigation currently in place re-evaluate your risk score**

|                    |   |      |
|--------------------|---|------|
| a) Likelihood      | = | 2    |
| b) Impact          | = | 2    |
| 3                  |   |      |
| Risk score (a x b) | = | 4/16 |

**This is your residual risk score.**

**45. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage



## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 7</b>   |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 46. What is the risk?

Scheme guidance/policy not ready for roll-out as detailed in project plan.

### 47. What might make the risk materialise?

If the new Council Tax Support scheme differs significantly from the current scheme a new set of guidance for staff/administrators will be necessary.

### 48. What is the anticipated impact and who will be affected?

Extensive rewriting of the Support scheme policy and guidance will certainly need to be checked and signed off by legal services to prevent challenge from claimants and user groups. This considerably increase costs

### 49. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

a) Likelihood = 2

b) Impact = 4

Risk score (a x b) = 8/16

### 50. What mitigation is currently in place and how effective is it?

- **Mitigating Factor 1:**

Adopting a significant section of the current procedures will allow for implementation to proceed pending a final draft being signed off.

The outcome of the consultation will drive policy pending sign off of the published policy document.

- **How do you know this is effective?**

The current regulations have the strength of a legal framework that has been regular tested within the courts.

**51. Taking into account the mitigation currently in place re-evaluate your risk score**

|                    |   |      |
|--------------------|---|------|
| a) Likelihood      | = | 2    |
| b) Impact          | = | 2    |
| 3                  |   |      |
| Risk score (a x b) | = | 4/16 |

**This is your residual risk score.**

**52. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage

## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 8</b>   |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 53. What is the risk?

Software changes not ready; Academy, the council software providers for the current system, have been reticent about what changes they are able to support without increase costs.

### 54. What might make the risk materialise?

If the new Council Tax Support scheme differs significantly from the current scheme it will require a considerable rewriting of current software.

### 55. What is the anticipated impact and who will be affected?

New software will need testing and will attract increased charges from the software houses. There is an increased potential for glitches and errors to occur.

### 56. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

|                           |   |              |
|---------------------------|---|--------------|
| a) Likelihood             | = | 3            |
| b) Impact                 | = | 4            |
| <b>Risk score (a x b)</b> | = | <b>12/16</b> |

### 57. What mitigation is currently in place and how effective is it?

- **Mitigating Factor 1:**

Changes in processes should be kept to a minimum. Provision should be made to apply a manual calculation to awards initially based on the current scheme.

- **How do you know this is effective?**

The current software is proven and allows for some tweaking of the parameters to accommodate some policy changes.

**58. Taking into account the mitigation currently in place re-evaluate your risk score**

a) Likelihood = 3

b) Impact = 3

Risk score (a x b) = 9/16

**This is your residual risk score.**

**59. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage

## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 9</b>   |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 60. What is the risk?

Managing the new administrative burdens arising from the introduction of a new local Council Tax Support scheme; As well as developing new performance management measures, new appeal/review procedures need to be developed. Additionally, new signage, forms and letter packs will need to be put in place.

### 61. What might make the risk materialise?

If the new Council Tax Support scheme differs significantly from the current scheme then new performance and quality controls will need to be introduced. Guidance on review and appeal procedures is expected from CLG.

### 62. What is the anticipated impact and who will be affected?

Drawing up new performance and qualitative procedures will require additional resources to test and quantify the procedures. New appeal procedures will place an additional burden on resources. There is an increased potential for challenges to occur.

### 63. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

a) Likelihood = 3

b) Impact = 4

Risk score (a x b) = 12/16

### 64. What mitigation is currently in place and how effective is it?

- **Mitigating Factor 1:**

Changes in processes should be kept to a minimum. Current procedures should be adapted. For forms and letters, current stocks can be used as an interim measure. Working in partnership with other authorities presents an opportunity to both save costs and provide consistency with new procedures.

- **How do you know this is effective?**

Current management measures have been in place for some time and are considered robust.

**65. Taking into account the mitigation currently in place re-evaluate your risk score**

a) Likelihood = 3

b) Impact = 3

Risk score (a x b) = 9/16

**This is your residual risk score.**

**66. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage

## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 10</b>  |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 67. What is the risk?

Introduction of a Local Council Tax Support scheme will have a potential impact on collection rates.

### 68. What might make the risk materialise?

Charging customers previously fully rebated and increased burdens on other groups will affect collection rates. Additionally, Customers claiming CTS who move between boroughs may become confused by the differing rules and council tax collection

### 69. What is the anticipated impact and who will be affected?

Collection rates could drop significantly.

### 70. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

|                           |          |              |
|---------------------------|----------|--------------|
| <b>a) Likelihood</b>      | <b>=</b> | <b>4</b>     |
| <b>b) Impact</b>          | <b>=</b> | <b>4</b>     |
| <b>Risk score (a x b)</b> | <b>=</b> | <b>16/16</b> |

### 71. What mitigation is currently in place and how effective is it?

- **Mitigating Factor 1:**

Raising awareness of residents to the forthcoming changes is essential, particularly currently fully passported. Ensure payment options including instalments, direct debits etc. are also widely

publicised. The scheme should also link in with debt counselling and financial inclusion provision. Building a surplus into the savings will allow for a hardship fund for short term support for vulnerable families, although there will be associated admin costs.

- **How do you know this is effective?**

Current management measures have been in place for some time and are considered robust.

**72. Taking into account the mitigation currently in place re-evaluate your risk score**

|                    |   |       |
|--------------------|---|-------|
| a) Likelihood      | = | 3     |
| b) Impact          | = | 4     |
| Risk score (a x b) | = | 12/16 |

**This is your residual risk score.**

**73. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage



## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 11</b>  |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 74. What is the risk?

Savings anticipated with the introduction of a Local Council Tax Support scheme could be undermined by an increased CTS caseload.

### 75. What might make the risk materialise?

The caseload is currently high due to the recession and may not reduce over time. Any further downturn could significantly increase the number of applicants

### 76. What is the anticipated impact and who will be affected?

If the numbers applying for help increases, the budget for the scheme will need to be increased to reflect this.

### 77. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

- a) Likelihood = 2
- b) Impact = 4
- Risk score (a x b) = 8/16

### 78. What mitigation is currently in place and how effective is it?

- **Mitigating Factor 1:**

Building a surplus into the savings will allow for a hardship fund for short term support for vulnerable families, although there will be associated admin costs. The scheme should also link in with debt counselling and financial inclusion provision.

- **How do you know this is effective?**

Historic modelling has indicated that the caseload has remained relatively static throughout the current downturn.

**79. Taking into account the mitigation currently in place re-evaluate your risk score**

|                    |   |      |
|--------------------|---|------|
| a) Likelihood      | = | 2    |
| b) Impact          | = | 3    |
| Risk score (a x b) | = | 6/16 |

**This is your residual risk score.**

**80. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage

## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 12</b>  |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 81. What is the risk?

Development of a Local Council tax support scheme leads to an increased potential for fraud.

### 82. What might make the risk materialise?

New procedures may allow for new loopholes. Guidance and legislation confirming arrangements to allow local authorities and the DWP to share data are yet to be published.

### 83. What is the anticipated impact and who will be affected?

Increased fraud will increase burdens on the public purse and undermine confidence in the Local Council Tax Support scheme, potentially affecting revenue streams.

### 84. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

|                           |   |             |
|---------------------------|---|-------------|
| a) Likelihood             | = | 2           |
| b) Impact                 | = | 4           |
| <b>Risk score (a x b)</b> | = | <b>8/16</b> |

### 85. What mitigation is currently in place and how effective is it?

- **Mitigating Factor 1:**

Adopting robust verification procedures at the point of entry, including use of ATLAS data should prevent additional fraud.

- **How do you know this is effective?**

Fraud prevention has been a high priority for benefit services and Local authorities have led the way in fraud prevention in benefit services.

**86. Taking into account the mitigation currently in place re-evaluate your risk score**

**a) Likelihood = 2**

**b) Impact = 2**

**Risk score (a x b) = 4/16**

**This is your residual risk score.**

**87. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage

## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 13</b>  |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 88. What is the risk?

Significant changes to caseload profile could affect the Local Council tax support scheme increasing costs and reducing effectiveness.

### 89. What might make the risk materialise?

Economic factors (including changes to LHA) and the design of local schemes may have an impact on the caseload profile, with mobile sectors of the community moving to areas where more support is available.

### 90. What is the anticipated impact and who will be affected?

Significant migration from other areas in a response to how the scheme has been designed would potentially unbalance the policy intention and increase costs to the borough.

### 91. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

|                           |   |             |
|---------------------------|---|-------------|
| a) Likelihood             | = | 2           |
| b) Impact                 | = | 4           |
| <b>Risk score (a x b)</b> | = | <b>8/16</b> |

### 92. What mitigation is currently in place and how effective is it?

- **Mitigating Factor 1:**

Working in partnership with authorities should prevent wide fluctuations in design that could lead to migration between the boroughs.

- **How do you know this is effective?**

There would need to be a considerable incentive to move in order to improve the level of support received given the other costs involved in relocating.

**93. Taking into account the mitigation currently in place re-evaluate your risk score**

|                    |   |      |
|--------------------|---|------|
| a) Likelihood      | = | 1    |
| b) Impact          | = | 4    |
| 3                  |   |      |
| Risk score (a x b) | = | 4/16 |

**This is your residual risk score.**

**94. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage

## LONDON BOROUGH OF HAVERING RISK ANALYSIS

|                               |   |                |  |
|-------------------------------|---|----------------|--|
| <b>Risk Register:</b>         | <b>Introduction of a local Council Tax Support Scheme</b> |                |  |
| <b>Reference:</b>             | <b>Risk 14</b>  |                |  |
| <b>Date Completed/Updated</b> | <b>20<sup>th</sup> June 2012</b>                          |                |  |
| <b>Lead 1:</b>                | <b>Chris Henry</b>  | <b>Lead 2:</b> |  |

### 95. What is the risk?

The impact of wider reform agenda undermines the policy intentions and costs profiling of the Local Council Tax Support scheme.

### 96. What might make the risk materialise?

The profiling and costing of the new scheme will be based on analysis of Council Tax records and CTB SHBE data. However, the added impact of other reforms may introduce pressures on other sections of the community not anticipated when the policy was drawn up.

### 97. What is the anticipated impact and who will be affected?

Efforts to protect sections of the community would be undermined a cause them to be more adversely affected than intended.

### 98. Rate your risk using the 4x4 scoring method (this should be without taking into account any mitigation)

|                           |   |              |
|---------------------------|---|--------------|
| a) Likelihood             | = | 4            |
| b) Impact                 | = | 4            |
| <b>Risk score (a x b)</b> | = | <b>16/16</b> |

### 99. What mitigation is currently in place and how effective is it?

- **Mitigating Factor 1:**

Working closely with the local community and consulting widely on the design of the new scheme will help to minimise any unforeseen outcomes. The policy will need to be revisited within 2 years.

Building a surplus into the savings will allow for a hardship fund for short term support for vulnerable families, although there will be associated admin costs

- **How do you know this is effective?**

**100. Taking into account the mitigation currently in place re-evaluate your risk score**

|                    |   |      |
|--------------------|---|------|
| a) Likelihood      | = | 3    |
| b) Impact          | = | 3    |
| 3                  |   |      |
| Risk score (a x b) | = | 9/16 |

**This is your residual risk score.**

**101. Do you feel that more or less mitigation is needed? Before increasing or reducing mitigation you should consider cost-benefits.**

Not at this stage