

| | | | | | Date Raised | Owner | Gross | | Current | | Residual | | Comments | Controls | | | | |
|---|--|------------------------|---|--|-------------|--------------|-------|---|---------|---|----------|---|---|--|-----------|--------|------------|---------------------------|
| Title | Risk description | Opp/ threat | Cause | Consequence | | | I | P | I | P | I | P | | Control description | Due date | Status | Progress % | Action Owner |
| Tenant Assessment | Little diligence that tenant can sustain tenancy | Threat | Loss of staffing or organisational change reduces capacity to deliver enhance offer | Loss of rent and higher bond settlements | 1 June 16 | David Rundle | 1 | 2 | 1 | 2 | 1 | 2 | Monitoring role for manager and escalate if necessary | Quarterly monitoring of budgets and sample testing of assessments | Quarterly | Open | 0 | David Rundle/Tracey Cheng |
| Landlord and Tenant responses to market behaviour | Higher tenant expectations of help | Threat and Opportunity | Enhanced offer has little impact in letting outcomes in Local Housing Allowance market | Would be tenant frustration or housing improvement | 1 June 16 | David Rundle | 1 | 3 | 1 | 3 | 1 | 3 | Feedback from Tenants and Landlord on market intelligence | coaching tenants on realistic options and relationship building with small number of landlords | Quarterly | Open | 0 | David Rundle |
| Universal Credit Service | Roll out of new benefit | Threat | Historically elsewhere in UK Universal Credit implementation has been challenging in the first year | Landlords exit the benefit market through actual or perceived fear of direct payment to the tenant | 1 June 16 | David Rundle | 1 | 4 | 1 | 4 | 1 | 3 | Building relationships with stakeholders | Continue to raise awareness of UC requirements with good practice for tenants and landlords | Open | Open | 0 | David Rundle |
| Repayment of loan | Default of loan agreements for rent in advance | Threat | Tenant hardship or poor budgetary management | decrease of reserves to below prudent levels in proportion to potential liabilities | 14 June 16 | David Rundle | 2 | 3 | 1 | 3 | 2 | 3 | Future tenant behaviour is difficult to predict | Engagement with welfare reform , early intervention along with systematic repayment methods e.g standing orders, last resort would be to cap acceptances after £15k is spent | Open | Open | 0 | David Rundle |
| Property hazards | Tenant unaware or overlook hazards | Threat | Tenants self find poor standard homes in a unbalanced PRS market | potential unsafe homes | 1 June 16 | David Rundle | 2 | 3 | 2 | 3 | 2 | 3 | Promoting safe lettings | Continue to promote and understand the fit and proper person checks and Housing Health and Safety Rating System to stakeholders as minimum | Open | Open | 0 | David Rundle |

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