

Title	Risk description	Opp/ threat	Cause	Consequence	Date Raised	Owner	Gro			Curr			Resi	Comments	Controls				
							I	P		I	P				I	P		Control description	Due date
CTR scheme becomes inefficient to administer	The migration to Universal Credit results in a CTR scheme which is relatively expensive to administer	Opp	CTR is currently aligned to the Housing Benefit regulations. As customers migrate to Universal Credit, maintaining such a complex scheme is unnecessary	The Council fails to achieve potential efficiency savings from a better scheme design	02/06/2017	Laura Bessell	2	4	1	2	1	2		Develop a CTR scheme aligned to Universal Credit regulations	31/3/18	Complete	100	Laura Bessell	
CTR scheme inadvertently creates differing levels of award between Universal Credit Claims and standard claims	The scheme is currently a banded scheme and uses UC claims to determine the level of income. Some income is not counted in the household which detrimentally those not on UC as they will receive larger levels of support to the Council Tax bill.	Threat	Calculation of Universal Credit not aligning with the Councils wishes of the treatment of income	Increased expenditure.	01/04/2024	Laura Bessell	2	4	1	2	1	2		Review of the scheme and its suitability since the last Equalities review in 2018. Identified changes that need to be made and raised to Cabinet for review of the scheme.	01/03/2025	Complete	100	Laura Bessell	
Increased customer contact	Customers are concerned at potential changes to the support they get and contact the Council about them.	Threat	Poor explanation of changes, and no mitigation planned.	Customers are not clear about the impact of the changes.	02/06/2017	Laura Bessell	2	2	1	1	1	1	Monitoring throughout 2025/26 to determine impact	Simple explanations given of the proposed changes and comms campaign delivered prior to release of 2025/26 Ctax bills	31/03/2026	Complete	100	Laura Bessell	
Council reputation	Proposals for changes not clearly thought through, and impact not properly understood, resulting in damage to Council reputation	Threat	Insufficient modelling undertaken, and/or impact of changes not properly understood. Scheme poorly drafted.	Informed customers spot impacts of changes that the Council has not properly identified, undermining the proposals for the revised scheme.	02/06/2017	Laura Bessell	3	3	3	2	3	2	Monitoring throughout 2025/26 to determine impact	External consultant used CTR data to model changes and impact to scheme in 2024/25, CTR legislation commissioned to draft the scheme.	01/03/2026	Ongoing	50	Laura Bessell	
Legal Challenge	The scheme has not been through the constitutional process correctly and the scheme is not legally binding to the Council Tax discounts under Section 13A(2) of the Local Government Finance Act 1992	Threat	Incorrect application of the constitution and caselaw.	The scheme would revert to the previous years scheme and would require a billing of all working age claims with CTR awards	01/10/25	Laura Bessell	3	3	3	2	3	2	Seek Legal review of the case law and constitution	Seek Legal review of the case law and constitution	01/10/25	Ongoing	50	Laura Bessell	

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