

**Housing Solutions Department Risk/Challenges**

Division	Short Description of Risk	Mitigation
Housing Solutions	Overall Benefit Cap (OBC) and Discretionary Housing Payments (DHP)	Support and enable residents to gain exemption from the Benefit Cap or meet the shortfall through: <ul style="list-style-type: none"> <li>- Training and qualifying employment</li> <li>- Disability/Carers benefit where possible</li> <li>- Resettlement into affordable housing</li> <li>- Personal budgeting</li> </ul>
Housing Solutions	Cost of Living Crisis and End of Eviction Ban	Help new Temporary Accommodation (TA) tenants Private Rented Sector (PRS evictees) manage rent shortfalls from tapered income (non-Benefits Cap) through: <ul style="list-style-type: none"> <li>- Personal budgeting</li> <li>- Welfare benefit advice</li> </ul>
Housing Solutions	Increase in bad debt provision on Temporary Accommodation (Bed and Breakfast and Private Sector Leasing) rent arrears because of reductions in personal income due to Cost of Living Crisis	Robust but sensitive TA Income collection processes
Housing Solutions	There is a risk of a further increase in the number of households in Temporary Accommodation	Increase access to private rented accommodation as outlined and agreed in Council's Housing Allocation Scheme.
Housing Solutions	Inflationary pressures on Temporary Accommodation landlord costs	Procuring alternative affordable units
Housing Solutions	There is a risk of large families being accommodated in B&B due to unsuitable accommodation available	Procure Temporary Accommodation for larger families.
Housing Solutions	Domestic Abuse Act - increase in households in temporary accommodation	Increase access to private rented accommodation.