

**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>- Introduce hardship funds from Crisis Resilience Fund</li> </ul>
Housing Solutions	Risk of Tenancy Terminations following Renters' Rights Act	Help new TA tenants (PRS evictees) manage rent shortfalls from tapered income (non-BenCap) through: <ul style="list-style-type: none"> <li>- Provision of tenancy sustainment and landlord support</li> <li>- Welfare benefit advice</li> <li>- Introduce hardship funds from Crisis Resilience Fund</li> </ul>
Housing Solutions	Increase in bad debt provision on Temporary Accommodation (Bed & 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 post CoL
Housing Solutions	There is a risk of a further increase in the number of households in Temporary Accommodation - based on an additional 250 households this year above the current forecast	Increase access to private rented accommodation as outlined and agreed in recent changes to Council's Housing Allocation Scheme.
Housing Solutions	Inflationary pressures on Temporary Accommodation landlord costs, based on an extra 5% rental inflation above the current forecast	Reducing expensive Temporary Accommodation is likely to mean procuring additional units outside of this borough.
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	Housing Company Implementation	