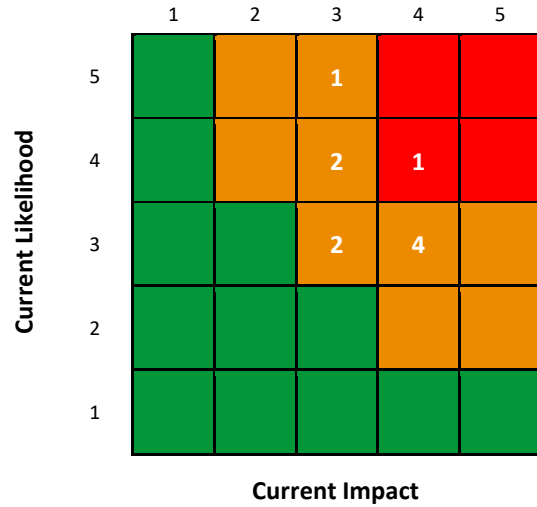


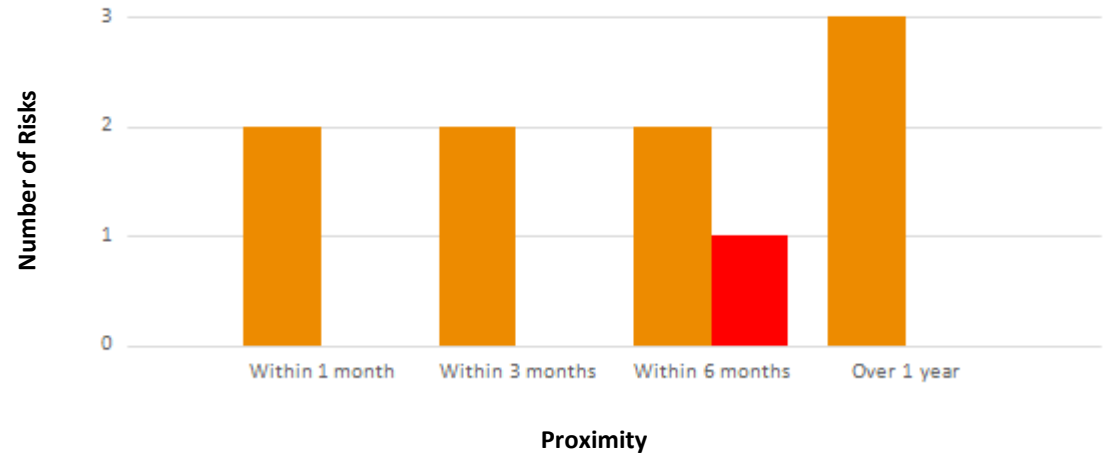
Risk Summary Report

Housing Risks Register (PR000071)

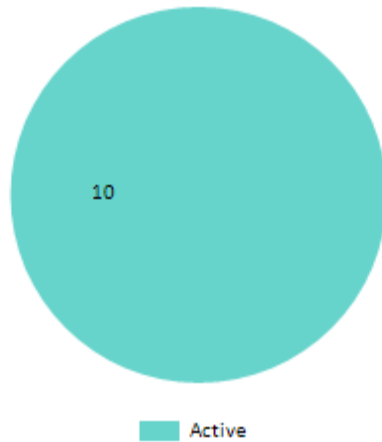
Current likelihood and impact of risks



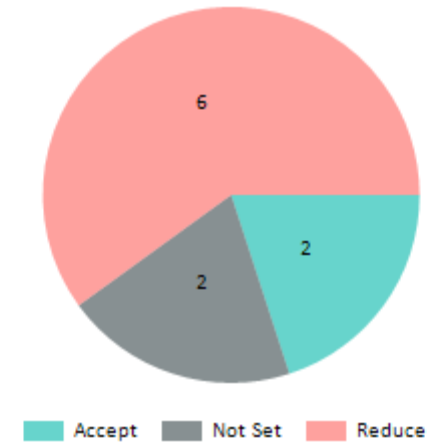
Proximity



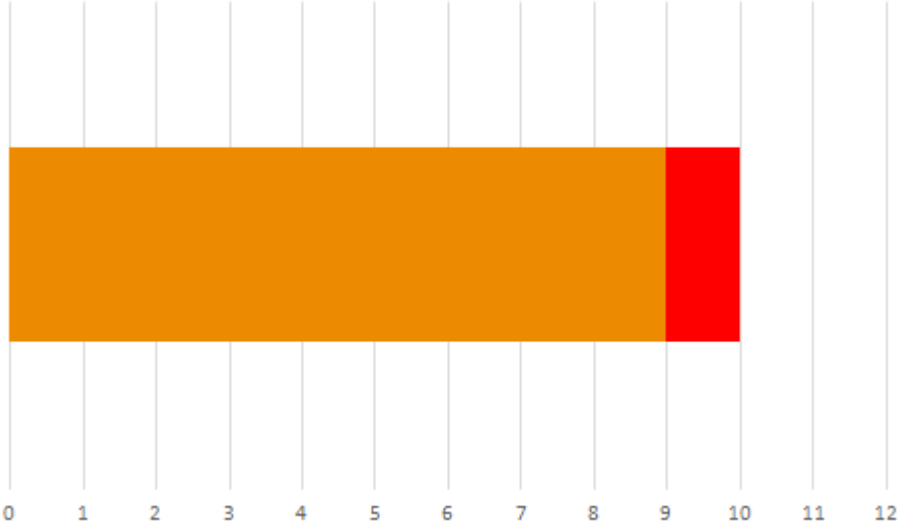
Risk Status



Risk Control

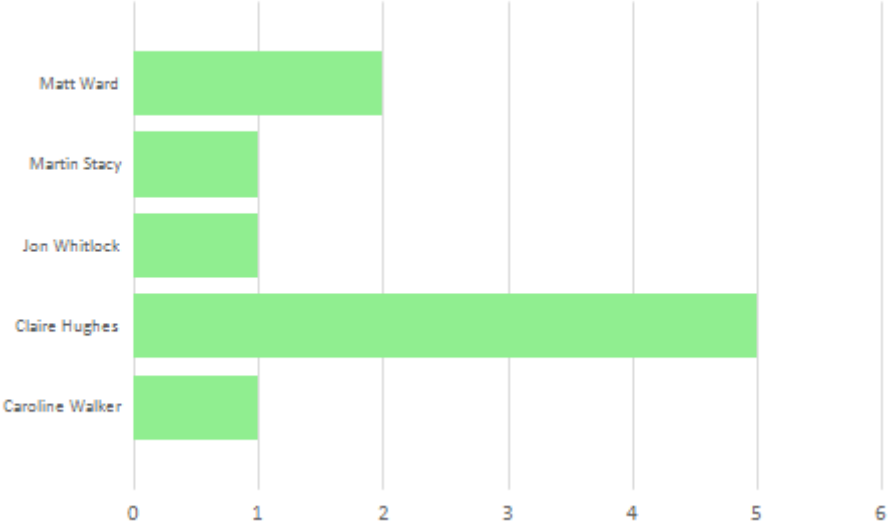


Risks by Department



Number of Risks

Number of Risks Held Per Person



Number of Risks

Risks held on Housing Risks Register

Risk ID 322 – Property Compliance [Housing]

Risk Description	If there is ineffective management of property compliance then this will result in regulator intervention and reputational damage.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
14/01/2025	Active	9	9	Accept	Over 1 year	Governance Reputation Customer satisfaction H&S wellbeing		Claire Hughes

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Effective oversight of property compliance performance by senior officers, Cabinet and Housing cabinet committee.	Yes	High
02	- Robust delivery model for each of the big 6 property compliance areas + damp, mould, and condensation.	Yes	High
03	- Ensure delivery meets property compliance policy	Yes	High
04	- Development of systems to evidence delivery through consistent data and record keeping.	Yes	Medium
05	- Assurance processes to ensure delivery meets legal requirements and compliance monitoring group - two independent assurance attend (housing quality network and Penningtons for 6 months)	Yes	High
06	Compliance strategy developed. Policies and procedures are in place and full data validation exercise conducted	Yes	High
07	- Compliance scorecard and performance framework developed and in place	Yes	High
07	New Regulatory Compliance Manager in place	Yes	High

Risk ID 329 – Housing Revenue Account [Housing]

Risk Description	If the housing revenue account becomes unviable then this may result in the council being unable to fund service delivery, investment in existing homes and the delivery of new housing.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	12	12	Reduce	Within 6 months	Financial Customer satisfaction Performance Governance		Jon Whitlock

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Setting deliverable savings targets through the 2025/26 budget setting process	Yes	Medium
02	- Ensure 30 year HRA financial model is in place and is reviewed and updated by regular stress testing.	Yes	High
03	- Explore arrangements to re-finance the existing temporary debt taken by the HRA	Yes	High
04	- Work collaboratively with the major developments team to bring new properties online to increase the rental income generated from the HRA	Archived	
04	- Ongoing action regarding the turnaround of void properties to maximise the rental income generated from the existing stock	Yes	Low
05	- Develop a strategy for the rationalisation of high value, listed stock or stock which has significant development value to generate capital funding to replace borrowing	Yes	Medium

Updates

Date	Description
16/03/2026	Risk score now reduced to reflect the updated HRA as approved by Full Council in February 2026

Risk ID 331 – Housing Properties Health & Safety [Housing]

Risk Description	If we do not manage health and safety management of our housing properties, then we may be putting tenant at risk of serious injury or death.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	15	9		Over 1 year	H&S wellbeing		Claire Hughes

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Clear health & safety procedures in place with evidence these are followed.	Yes	Medium
02	- Regular independent assurance that health and safety is being management effectively.	No	
03	- Effective oversight of health and safety performance by senior officers, Cabinet and Housing cabinet committee.	Yes	Medium
04	Independent audit of H&S commissioned and actions now being implemented	Yes	Medium

Risk ID 334 – Housing Regulatory & Legal Requirements [Housing]

Risk Description	If we fail to meet regulatory and legal requirements, specifically the Regulator for Social Housing consumer standards and the Housing Ombudsman Complaints Handling Code then this may result in intervention and reputational damage.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	12	8	Reduce	Within 6 months	Reputation Governance		Claire Hughes

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Self-referral made to regulator – no regulatory judgement issued.	Yes	High
02	- Effective oversight of regulatory performance by senior officers, Cabinet and Housing cabinet committee.	Yes	High
03	- Delivery of Improvement Plan	Yes	Medium
04	- External expertise in place to support compliance with the standards including mock inspection.	Yes	High
05	- Annual self-assessment of compliance with the Complaints Handling Code (published to tenants and HO).	Yes	High
06	- New resource added to the improvement programme team	Yes	High
07	- External expertise has been engaged on policy development, compliance strategy and data validation	Yes	High
08	- Full review of consumer standards gap analysis is underway	Yes	High
09	- Inspection readiness evidence bank is being created	No	

Risk ID 336 – Stock Condition Data [Housing]

Risk Description	If there is a failure to maintain accurate, in date stock condition data then this means we are unable to plan spend, evidence investment, demonstrate accurate decent homes data and provide assurance that tenant's homes are safe.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	12	4	Accept	Within 3 months	Performance Customer satisfaction Reputation		Claire Hughes

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Effective oversight of property compliance performance by senior officers, Cabinet and Housing cabinet committee.	Yes	High
02	- Maintaining up to date stock condition data.	Yes	Medium
03	- Using data to prioritise property investment and address decency / H&S issues.	Yes	Medium
03	- Hit 20% stratified sample 21/02/2025 - 30% overall sample 21/03/2025 - 40% of surveys completed as at 29 April 2025. Over 70% now completed	Yes	High
04	- Data analysis has commenced. However, until stock condition surveys have been completed and fully analysed we still cannot fulfil the requirements of the TSM question on decent homes or be assured that we are fully meeting the decent homes standard.	Yes	
05	- Weekly meetings taking place with RAND to ensure that keep up momentum to deliver the remaining 80%	Yes	High
06	- Reviewing staffing structures to ensure stock condition surveys become BAU and programmes on are a rolling cyclical basis	Yes	
07	Data now being utilised to developed planned maintenance programme	Yes	Medium

Risk ID 339 – Tenant Satisfaction [Housing]

Risk Description	If there is a decline in the quality of services delivered to tenant's, then this may result in reduction in customer satisfaction (evidenced through the TSMs) affecting the quality of life experienced by residents in Cheltenham and leading to referral to the Housing Ombudsman and/or Regulator for Social Housing.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	12	9	Reduce	Within 3 months	Customer satisfaction Reputation Consumer standard 4: Accountability and Transparency		Caroline Walker

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Effective oversight of service delivery performance by senior officers, Cabinet and Housing cabinet committee.	Yes	High
02	- Review and monitoring of service standards.	Yes	High
03	- Effective tenant voice and listening and acting on tenant feedback.	Yes	Medium
04	- Learning from complaints.	Yes	Medium
05	- Review of national TSM data	Yes	Low

Risk ID 349 – Void Properties [Housing]

Risk Description	If the management of void properties does not improve then this will lead to increased costs associated with additional use of temporary accommodation, reduced rent collection and failure to comply with the statutory timescales (in relation to the use of temporary accommodation)							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	12	12	Reduce	Over 1 year	Financial Reputation Consumer standard 4: Accountability and Transparency Consumer standard 1: Tenant Safety Customer satisfaction		Matt Ward

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- New contract has been procured	Yes	High
02	- Active monitoring of turn around times	Yes	Low
03	- Interim manager in place to provide additional support and guidance	Yes	Medium
04	Increase and in staffing numbers, supporting capacity	Yes	High
05	- Statistics being worked on so will be able to understand the full picture in terms of voids and monitor this closely	No	

Updates

Date	Description
17/03/2026	17/03/26 No change to score or mitigations. The numbers have lowered however its not enough to reduce the score.

Risk ID 356 – Demand for Housing accommodation [Housing]

Risk Description	If the number of asylum seekers and refugees and homelessness generally continues to increase in Cheltenham, and there is insufficient accommodation to meet the demand for housing then there will be increased pressures on homelessness and rough sleeping services.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
25/06/2025	Active	16	12	Reduce	Within 6 months	Financial Capacity Customer satisfaction Performance Reputation		Martin Stacy

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	Ensure any decisions regarding future pledges to use social housing are backed up with clear data on impact on local housing need and can be justified in the context of relatively adequate supply (i.e. where there will be least impact on local need).	No	
02	Challenge any proposed increase in provision by the Home Office where there are legitimate concerns regarding the provision of Dispersal Accommodation in that area.	No	
03	Keep under review the county-wide Protest Plan, and ensure it is triggered when appropriate.	No	
04	Utilise grant funding from the Home Office to support relevant agencies whose resources are impacted on as a result of increased numbers of asylum seekers (CWR, GARAS, nhs, police, Housing Options, Employment & Skills hub, etc.)	No	
05	Commissioned new services for asylum seekers (utilising Home Office grant funding) with a focus on language learning, navigation through health and wellbeing services, community integration, and assistance with claims for asylum	Yes	Medium
06	Continue to maximise the delivery of affordable housing via CBC's housing enabling functions and CBC's housing development team	Yes	

Updates

Date	Description
17/03/2026	No changes to risk score or mitigation.

Risk ID 365 – Safeguarding for events and activities

Risk Description	If we have inadequate safeguarding arrangements in place then there is a risk that the council will fail to make appropriate safeguarding referrals, put children and vulnerable adults at risk and not meet its legal obligations							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
13/02/2026	Active	12	12	Reduce	Within 1 month	Employee Governance Legal Reputation		Claire Hughes

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
1	Safeguarding policy updated and approved	Yes	Medium

Risk ID 368 – Access to fuel and increased costs

Risk Description	If there is limited access to fuel or significant increases in fuel prices, then the repairs service may be unable to operate effectively, leading to delays in attending appointments, increased operational costs, reduced service performance, and a decline in customer satisfaction							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
17/03/2026	Active	9	9		Within 1 month	Customer satisfaction Performance Business continuity Consumer standard 1: Tenant Safety Financial		Matt Ward

Mitigating Actions and Effectiveness

Updates

Date	Description
17/03/2026	No change to risk as it has just been added

