## Budget Risk Assessment

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<th>C</th>
<th>D</th>
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<tbody>
<tr>
<td></td>
<td>Very High</td>
<td>High</td>
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<td>Low</td>
<td>Very Low</td>
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<td>Red</td>
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<td>2. Inflation – pay</td>
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<td>3. Inflation - prices</td>
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<td>4. Inflation – utilities</td>
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<td>7. Income collection</td>
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<td>8. Welfare Reform</td>
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<td>9. Income from parking services</td>
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<td>10. Changes to grant regime</td>
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<td>13. Major Fraud</td>
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<td>17. Insurance claims</td>
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<td>18. Demographic changes: additional demand for social care</td>
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<td>19. System failure</td>
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<td>21. New policy/legislation</td>
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<td>24. Natural disaster /accident/terrorist incident</td>
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<td>26. Non achievement of savings</td>
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<td>27. Workforce –loss of permanent staff</td>
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<td>28. Budget Savings Programme</td>
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<td>29. Breakdown of relationships - Strategic partnerships</td>
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<td>30. Shared Services not meeting partner aspirations</td>
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<td>31. Commercial partnerships</td>
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<td>Negligible</td>
<td>Marginal</td>
<td>Critical</td>
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## Risk Register 2015-16 to 2018-19

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<tr>
<td>1 By-Election</td>
<td>C 4</td>
<td>105</td>
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<td>53</td>
<td>C 4</td>
<td>105</td>
<td>50%</td>
<td>53</td>
<td>C 4</td>
<td>105</td>
<td>50%</td>
<td>53</td>
<td>There is provision in the budget for the scheduled elections but not by-elections. Worst case is based on three by-elections in one year.</td>
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<td>2 Inflation - Pay</td>
<td>D 4</td>
<td>100</td>
<td>17%</td>
<td>17</td>
<td>D 3</td>
<td>1,000</td>
<td>30%</td>
<td>300</td>
<td>D 3</td>
<td>1,200</td>
<td>30%</td>
<td>360</td>
<td>D 3</td>
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<td>17%</td>
<td>255</td>
<td>D 3</td>
<td>1,500</td>
<td>17%</td>
<td>255</td>
<td>D 3</td>
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<tr>
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<td>17%</td>
<td>34</td>
<td>D 4</td>
<td>200</td>
<td>17%</td>
<td>34</td>
<td>D 4</td>
<td>200</td>
<td>17%</td>
<td>34</td>
<td>D 4</td>
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<td>Risk</td>
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<td>2016-17</td>
<td>2017-18</td>
<td>2018-19</td>
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<td>Worst case</td>
<td>Like - likelihood</td>
<td>Net risk</td>
<td>Worst case</td>
<td>Like - likelihood</td>
<td>Net risk</td>
<td>Worst case</td>
<td>Like - likelihood</td>
<td>Net risk</td>
<td></td>
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<tr>
<td>5</td>
<td>Treasury Management - investments and borrowing</td>
<td>F 2</td>
<td>10,000</td>
<td>2%</td>
<td>200</td>
<td>F 2</td>
<td>10,000</td>
<td>2%</td>
<td>200</td>
<td>F 2</td>
<td>10,000</td>
<td>2%</td>
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<td>6</td>
<td>Asset management.</td>
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<td>10%</td>
<td>150</td>
<td>F 3</td>
<td>1,500</td>
<td>10%</td>
<td>150</td>
<td>F 3</td>
<td>1,500</td>
<td>10%</td>
<td>150</td>
</tr>
<tr>
<td>7</td>
<td>Income collection: council tax, business rates, housing benefit overpayments, sundry debtors, rents and service charges</td>
<td>D 3</td>
<td>1,000</td>
<td>30%</td>
<td>300</td>
<td>D 3</td>
<td>1,250</td>
<td>30%</td>
<td>375</td>
<td>D 3</td>
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<td>30%</td>
<td>450</td>
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<td>8</td>
<td>Welfare Reform</td>
<td>C 3</td>
<td>4,000</td>
<td>30%</td>
<td>1,200</td>
<td>C 3</td>
<td>4,000</td>
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<td>4,000</td>
<td>30%</td>
<td>1,200</td>
</tr>
<tr>
<td>9</td>
<td>Income from parking services and parking enforcement</td>
<td>C 3</td>
<td>1,500</td>
<td>50%</td>
<td>750</td>
<td>C 3</td>
<td>1,500</td>
<td>50%</td>
<td>750</td>
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<td>1,500</td>
<td>50%</td>
<td>750</td>
</tr>
<tr>
<td>Ref</td>
<td>Risks</td>
<td>Risk rating</td>
<td>2015-16</td>
<td>2016-17</td>
<td>2017-18</td>
<td>2018-19</td>
<td>Mitigation/Comments</td>
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<td></td>
<td></td>
<td></td>
<td>Worst case</td>
<td>Like - likelihood</td>
<td>Net risk</td>
<td>Worst case</td>
<td>Like - likelihood</td>
<td>Net risk</td>
<td>Worst case</td>
<td>Like - likelihood</td>
<td>Net risk</td>
<td>Mitigation/Comments</td>
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</tr>
<tr>
<td>10</td>
<td>Waste Disposal costs</td>
<td>C3</td>
<td>150</td>
<td>30%</td>
<td>45</td>
<td>C3</td>
<td>150</td>
<td>30%</td>
<td>45</td>
<td>C3</td>
<td>150</td>
<td>30%</td>
<td>Significant pricing fluctuation on dry recycling waste disposal has been experienced in the last couple of years (it changed from an income of circa £40 per tonne to a cost of £2 per tonne). It is anticipated the market condition for materials will remain sluggish and therefore the council may incur additional costs. A small fluctuation on residual waste tonnage could lead to significant cost increase . A 2% increase in tonnage would result in £100K additional costs. The tonnage forecast has taken into account the waste growth, however there is a risk the growth exceeds the forecast.</td>
</tr>
<tr>
<td></td>
<td>Economic risk - demand for services</td>
<td>B 3</td>
<td>750</td>
<td>65%</td>
<td>488</td>
<td>B 3</td>
<td>750</td>
<td>65%</td>
<td>488</td>
<td>B 3</td>
<td>750</td>
<td>65%</td>
<td>There may be additional demands on services such as housing due to the recession. There are also risks to income earning services such as planning and building control from lower volumes. This is in addition to the risks specifically linked to Welfare Reform and identified separately.</td>
</tr>
<tr>
<td></td>
<td>Litigation against the Council</td>
<td>C 3</td>
<td>2,600</td>
<td>38%</td>
<td>988</td>
<td>C 3</td>
<td>2,000</td>
<td>38%</td>
<td>760</td>
<td>C 3</td>
<td>2,000</td>
<td>38%</td>
<td>The MTFS includes an annual contribution to a provision for litigation including employment and planning related matters. Some of this risk will be covered by insurance, but individual cases can have significant cost. There is a heightened risk of a procurement challenge due to the EU remedies directive. There is also the potential for risk around the costs of Health and a possible risk of judicial review across a wide range of services, particularly Adult and Children’s Social Care</td>
</tr>
<tr>
<td>13</td>
<td>Major fraud</td>
<td>E 3</td>
<td>500</td>
<td>6%</td>
<td>30</td>
<td>E 3</td>
<td>500</td>
<td>6%</td>
<td>30</td>
<td>E 3</td>
<td>500</td>
<td>6%</td>
<td>No major cases in recent years.</td>
</tr>
<tr>
<td>14</td>
<td>Increased Pension Fund contributions</td>
<td>D3</td>
<td>400</td>
<td>20%</td>
<td>80</td>
<td>D 3</td>
<td>600</td>
<td>20%</td>
<td>120</td>
<td>D 3</td>
<td>700</td>
<td>20%</td>
<td>The MTFS provides for increase in employers contributions as agreed with the actuary. There is some risk that higher contributions will be required because of fund performance although it is anticipated that any further increases will still be in stages. If numbers of fund members decrease then this will also increase the percentage contribution required to fund the deficit on the fund. There will also a requirement to fund any pension fund strain on non ill health early retirements.</td>
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### Appendix 8

#### Ref | Risks |
|---|---|

<table>
<thead>
<tr>
<th>15</th>
<th>Levies, Precepts and Subscriptions</th>
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<tr>
<td>£000</td>
<td>%</td>
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<tr>
<td>£000</td>
<td>%</td>
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<td>£000</td>
<td>%</td>
</tr>
<tr>
<td>£000</td>
<td>%</td>
</tr>
<tr>
<td>2017-18</td>
<td>2016-17</td>
</tr>
<tr>
<td>Levies</td>
<td>Precepts</td>
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</table>

The Council pays a range of levies, precepts and subscriptions. These are set by other bodies and usually known before the budget is approved. It is however possible for some of them to have in year financial problems requiring a supplementary levy.

<table>
<thead>
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<th>16</th>
<th>Financial control environment</th>
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<tbody>
<tr>
<td>D 3</td>
<td>1,000</td>
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</table>

Risk mitigated by budget monitoring arrangements, refresher training, improvement boards. It is anticipated that the improvements being made currently to financial processes will further mitigate risks.

<table>
<thead>
<tr>
<th>17</th>
<th>Insurance claims</th>
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<tbody>
<tr>
<td>E 3</td>
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</table>

An actuarial review is carried out at regular intervals, the annual contribution has been increased in recent years and the balance in the provision reflects the claims liability. MMI has gone into administration, however this has largely been provided for already.

### SOCIAL RISKS

18 | Demographic changes: additional demand for social care. |
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<tr>
<td>C 2</td>
<td>2,000</td>
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</table>

The MTFS reflects anticipated demand for social care for both Children and Adults. However, small fluctuations can generate considerable cost. There continues to be the potential for Health funded continuing care cases to become Harrow’s responsibility.

### TECHNOLOGICAL RISKS

19 | System failure |
<table>
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<tr>
<td>D 3</td>
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Environment is being moved onto more stable infrastructure. Performance issues have occurred during transition; however, the migration is reducing the risk of catastrophic failure.

20 | Disaster recovery |
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<tbody>
<tr>
<td>C 2</td>
<td>600</td>
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The IT contract with the council’s partner includes a comprehensive DR solution. The worst case represents the loss after allowing for insurance cover.

### POLICY/LEGISLATIVE / REGULATORY
<table>
<thead>
<tr>
<th>Ref</th>
<th>Risks</th>
<th>Risk rating</th>
<th>Worst case</th>
<th>Like -lihood</th>
<th>Net risk</th>
<th>2015-16</th>
<th>2016-17</th>
<th>2017-18</th>
<th>2018-19</th>
<th>Mitigation/Comments</th>
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<tr>
<td></td>
<td></td>
<td>£000</td>
<td>%</td>
<td>£000</td>
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<td>£000</td>
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<td>%</td>
<td>£000</td>
</tr>
<tr>
<td>21</td>
<td>New policy/legislation</td>
<td>B 2</td>
<td>1,000</td>
<td>10%</td>
<td>100</td>
<td>B 2</td>
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<td>Adult Social Care Reform</td>
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<td>250</td>
<td>C2</td>
<td>3,000</td>
<td>25%</td>
<td>750</td>
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**SERVICE RISKS**

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<th>Risks</th>
<th>Risk rating</th>
<th>Worst case</th>
<th>Like -lihood</th>
<th>Net risk</th>
<th>2015-16</th>
<th>2016-17</th>
<th>2017-18</th>
<th>2018-19</th>
<th>Mitigation/Comments</th>
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<tr>
<td></td>
<td></td>
<td>£000</td>
<td>%</td>
<td>£000</td>
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<td>£000</td>
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<td>£000</td>
<td>%</td>
<td>£000</td>
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<tr>
<td>23</td>
<td>Safeguarding - recent high profile cases have resulted in a significant increase in referrals</td>
<td>B 3</td>
<td>1,000</td>
<td>65%</td>
<td>650</td>
<td>B 3</td>
<td>1,000</td>
<td>65%</td>
<td>650</td>
<td>B 3</td>
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**EMERGENCIES**

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<th>Worst case</th>
<th>Like -lihood</th>
<th>Net risk</th>
<th>2015-16</th>
<th>2016-17</th>
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<th>Mitigation/Comments</th>
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<td>24</td>
<td>Natural disaster, accident or terrorist incident costing £4m in total.</td>
<td>E3</td>
<td>3,000</td>
<td>15%</td>
<td>450</td>
<td>E3</td>
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<tr>
<td>25</td>
<td>Adverse weather conditions</td>
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<td>80</td>
<td>D 3</td>
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<td>20%</td>
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<td>26</td>
<td>Non-achievement of allocated savings included in the budget</td>
<td>C 2</td>
<td>3,000</td>
<td>40%</td>
<td>1,200</td>
<td>C 2</td>
<td>500</td>
<td>40%</td>
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<tr>
<td>27</td>
<td>Workforce risk of loss of permanent staff requiring more expensive interims due to adverse reaction to terms and conditions changes, public sector pay restraint and increasing stress as workforce reduces but demands increase</td>
<td>C 3</td>
<td>1,000</td>
<td>30%</td>
<td>300</td>
<td>C 3</td>
<td>1,000</td>
<td>30%</td>
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<td>Budget savings programme fails to deliver substantial contribution to the funding gap in years 2 and 3 of the MTFS</td>
<td>C 2</td>
<td>5,000</td>
<td>38%</td>
<td>1,900</td>
<td>C 2</td>
<td>5,000</td>
<td>38%</td>
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<td>29</td>
<td>Breakdown of relationships with strategic partners (Health, Police, businesses, voluntary sector)</td>
<td>C 2</td>
<td>4,000</td>
<td>38%</td>
<td>1,520</td>
<td>C 2</td>
<td>4,000</td>
<td>38%</td>
<td>1,520</td>
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<tr>
<td>30</td>
<td>Shared Services not meeting each of partner's aspirations</td>
<td>D 3</td>
<td>300</td>
<td>20%</td>
<td>60</td>
<td>D 3</td>
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<td>Commercial Partnership failure</td>
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