

Risk Identifier	CR-16
Risk Title	Housing Rental Income

Risk Description	Risk Owner	Directorate Responsible
Failure to maximise housing rental income will result in financial losses to the Housing Revenue Account, impacting on service delivery/investment across the housing stock. Failure to put in place early interventions on arrears cases will also increase the risk of tenants being evicted, creating a wider financial risk and reputational risk to the Council.	Simone Russell	Housing, Environment & Communities

Previous Risk	Current Risk	Risk direction	Cabinet Member	Key Dates
Likelihood Impact Score	Likelihood Impact Score	Stable	Councillor Coote	Date Registered 17th June 2024 Last update 24 February 2025
3 3 9	3 3 9			

Background	Service Area Affected
The Council is responsible for collecting c.£18m in housing rents annually. The setting of rents must comply with the Government's Rent Standard. A successful rent income collection service relies on early identification of arrears cases and early interventions to support tenants who are having difficulty paying and take firm enforcement action against tenants are unwilling to pay/fail to engage. The Rent Income Team has recently moved into the Housing, Health and Communities Directorate from Finance. This provides an ideal opportunity to clarify roles and resources at different stages of the process, examine greater joined up working. Current rent collection performance is below that expected by the Council.	Housing

Triggers	Risk Type	Risk Response Category
Tenants become former tenants, potentially due to evictions. Rent payments are missed or lower than required.	Threat	Reduce

Risk Response	Risk Response Actionee	RAG Status	Progress Update	Next Scheduled Update
Develop debt policy to help debtors get out of trouble, working with CAB, Benefits and others.	Lance Porteous	Amber	New policy being developed as part of Revenues and Benefits Transformation.	Jun-25
Develop a process for identifying debtors getting into trouble so council can be proactive.	Lance Porteous	Amber	This will be reviewed as part of wider transformation work starting in July 2024.	Jun-25
Review rent and service charge figures for budget	Lance Porteous	Green	In Budget and budget approved by Council February 2025	Oct-25
Review roles, responsibilities in rent collection within the council	Simone Russell	Green	This has been completed - there has been a structural review. Housing Income has moved into Housing Operations. An additional Housing Income Officer role has been created.	Complete
More use of direct debits	Simone Russell	Amber	The Housing Income Manager is leading on this, following retirement of current incumbent.	Mar-25
Choose an enforcement agent for former tenant arrears	Simone Russell	Red		Nov-24

Key for RAG status of risk response	
R	Control is not in place or working or progress has slipped
A	Control is not working efficiently and some challenges remain
G	Control is working or predominantly in hand or completed