

Subject: Corporate Risk Register

Report to: Management Team – 13 May 2021
Audit and Risk Committee – 14 June 2021

Report by: Kaye Bate, Corporate Risk Officer



SUBJECT MATTER

This report asks the Audit and Risk Committee to review the Corporate Risk Register to determine whether the register correctly reflect the risks affecting the Authority and to approve the revised layout of the Corporate Risk Register.

RECOMMENDATION

1. That Committee review the Corporate Risk Register.
2. That Committee approve the revised layout of the Corporate Risk Register.

1. INTRODUCTION / BACKGROUND

- 1.1 The Audit and Risk Committee is responsible for monitoring the arrangements in place for the identification, monitoring and management of strategic and operational risk.
- 1.2 The Audit and Risk Committee last reviewed the register in February 2021.
- 1.3 This report informs the Audit and Risk Committee of the current corporate risk position.

2. Corporate Risk Register

- 2.1 The Corporate Risk Register was last reviewed by Management Team in May 2021.
- 2.2 The risk matrix below shows how the risks identified in the Corporate Risk Register are distributed. There are currently 25 risks included on the Corporate Risk Register. The risks considered to be outside the Councils risk appetite have action plans in place to mitigate or reduce the risk. The risks that fall within the risk appetite or acceptable have action plans in place to reduce the risk further.
- 2.3 Since presenting the Corporate Risk Register to the Audit and Risk Committee in February 2021 there has been:

2 new risk added to the register:

24. Gaps in Insurance cover - insurers reducing cover in place with the result that Council assets may not be adequately covered and increasing reliance on self-insurance and re-allocation of reserves to mitigate the risk.
25. Impact termination of a contract (confidential risk)

The risk rating for four risks have reduced due to the implementation of the action plan and further control measures in place:

1. Financial Stability
2. Reduced spending in Great Yarmouth
- 10b. Impact of EU exit trade deal
23. COVID 19 - Impact of response and recovery actions on the residents and businesses of the borough

The risk ratings for five risks have increased due to the additional risks in these areas:

9. Event Management – for large scale events held in the Borough
11. Management of Major Projects
- 12a. Reliance on key individuals and capacity of teams
- 12b. Resilience and capacity of staff
- 18a. Sufficient resources and resilience to ensure effective procurement Borough

RISK MATRIX

Likelihood	5				
	4	19 – Change Management	11 – Management of Major Projects 18b – Sufficient resources and resilience to ensure effective contract management 20 – Tree and Land Management	5 - Local/National Economy 8b – Cyber Security 12a – Reliance on key individuals and capacity of teams 12b – Resilience and capacity of staff 22 – IT systems capability and interaction	1 – Financial Stability 2 – Reduced spending in Great Yarmouth 3 - Flooding 4 – Flood defence and coastal protection 23 - COVID 19 - Impact of response and recovery actions on the residents and businesses of the Borough
	3		6a – Compliance with General Data Protection Regulations (GDPR) 7 - Information Security 8a - Data quality 16 - Infrastructure not being able to meet demand	9 - Event Management – for large scale events held in the Borough 13 – Unforeseen changes in government policies 14 - Delivery of long term strategic objectives 17 - Business improvement in the major leisure facilities under delivers 18a – Sufficient resources and resilience to ensure effective procurement 18b – Sufficient resources and resilience to ensure effective contract management 21 – Loss of Reputation	
	2		17 - Maintenance of five year housing supply and timescale for local plan 24 - Gaps in Insurance cover - insurers reducing cover in place with the result that Council assets may not be adequately covered	6b – GDPR impact on Payment Card Industry data security standards PCIDSS 10a - Business Continuity 10b – Impact of EU exit trade deal 15 - Lack of community cohesion / community tensions	25 – Impact termination of a contract
	1				
		1	2	3	4
					5

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Impact

Likelihood – 5 Very Likely, 4 Likely, 3 Fairly Likely, 2 Unlikely, 1 Very unlikely

Impact – 5 Severe, 4 Significant, 3 Moderate, 2 Minor, 1 Negligible

Risk Rating Actions:	
Very High 20 - 25	Risk outside risk appetite. Action required to reduce rating to an acceptable level
High 10 - 16	Risk outside risk appetite. Action required to maintain or reduce rating.
Medium 5 - 9	Acceptable with some mitigating and contingency planning. Routine reviews should be carried out to ensure there is no change which makes them more severe
Very Low 1 - 4	Within risk appetite but kept under review. No further action required unless risk become more severe

- 2.5 The Corporate Risk Officer will present the Corporate Risk Register after its next review by Management Team in six months.

3. FINANCIAL IMPLICATIONS

- 3.1 See attached Corporate Risk Register.

4. RISK IMPLICATIONS

- 4.1 See attached Corporate Risk Register.

5. CONCLUSIONS

- 5.1 The Corporate Risk Register currently reflects the risks affecting the Authority and where applicable action plans have been put in place to reduce the current scores and risk affecting the Authority.

Area for consideration	Comment
Monitoring Officer Consultation	No
Section 151 Officer Consultation	No
Existing Council Policies	No
Financial Implications within existing budgets	No
Legal Implications (including human rights)	No
Risk Implications	See attached report
Equality Issues/EQIA assessment	No
Details contained in strategy	
Crime & Disorder	No
Every Child Matters	No



CORPORATE RISK REGISTER

Last Review:	ELT May 2021	A & R February 2021
Review Date:		A & R June 2021
Review By:		A & R Committee

Impact and Likelihood Matrix Explanation
Risks are rated by two factors:
IMPACT - the impact to the business of the identified risk should it be realised
LIKELIHOOD - the likelihood that a risk will become a business issue

Risk Rating Actions:

Very High 20 - 25	Risk outside risk appetite. Action required to reduce rating to an acceptable level
High 10 - 16	Risk outside risk appetite. Action required to maintain or reduce rating.
Medium 5 - 9	Acceptable with some mitigating and contingency planning. Routine reviews should be carried out to ensure there is no change which makes them more severe
Very Low 1 - 4	Within risk appetite but kept under review. No further action required unless risk become more severe

		IMPACT OF RISK					
		1	2	3	4	5	
		Negligible	Minor	Moderate	Significant	Severe	
LIKELIHOOD OF RISK	5	Very Likely	Medium 5	High 10	High 15	Very High 20	Very High 25
	4	Likely	Very Low 4	Medium 8	High 12	High 16	Very High 20
	3	Fairly Likely	Very Low 3	Medium 6	Medium 9	High 12	High 15
	2	Unlikely	Very Low 2	Very Low 4	Medium 6	Medium 8	High 10
	1	Very Unlikely	Very Low 1	Very Low 2	Very Low 3	Very Low 4	Medium 5

DIRECTION OF TRAVEL	
↔	No change to current risk rating
←	Current risk rating has reduced
→	Current risk rating has increased

Risk ID No	Risk	Risk Owner	Description of Risk	Impacts	Action Plan	Current Rating			
						Likelihood	Impact	Risk Rating	Direction of Travel
1	Financial sustainability	ELT	Unknowns about the future funding for Local Government including the operation of the business rates retention scheme	Inability to effectively plan for the medium to long term	Review of the Medium Term Financial Strategy when the outcomes of the Fair Funding Review and review of the Business Rates Retentaion Scheme are announced.	4	5	20	Very High
			Significant reduction in Central Government funding	Unplanned reductions to services and quality of delivery	Continued review of reserves and balances to manage cashflow, unexpected events and use of reserves to deliver longer term benefits				←
			Increased volatility from external funding inclding business rates and council tax, exacerbated by the impact of the pandemic	Annual budgets exceeded and greater reliance on the use of reserves	Continued maintenance of the Medium Term Financial Strategy and delivery of the themes of the business strategy				
			Reduced income from Joint Ventures	Resources diverted from services	Member workshops and engagement as part of the budget and MTFS preparations				
				Annual savings and new income streams not achievable	Monitoring and scrutiny of all JV operations				

				Changes to existing income streams	Continue to pro-actively respond to central government funding consultations				
				Reduced income from recycling credits	Recyclable tonnage income / fail to get good rates for product Lack of market for recyclates Removal or changes to recycling credits Increased funding to support NEWS and MRF Inability to deliver strategic objective	Active member of the Norfolk Waste Partnership (NWP)			
2	Reduced spending in Great Yarmouth	ELT	Reduction in spending / budget decisions of partner organisations Consultation around spending reduction Housing related support cuts Devolution	Unfunded activity / funding opportunities Resources diverted from services Services have to be reduced / withdrawn Inability to deliver strategic objectives Increased demand placed on borough council services Unmet demand	Working with partners to redesign and streamline service delivery / share resources Working together to build capacity of communities Understanding and responding to proposals	4	5	20	Very High ←
3	Flooding	Head of Environmental Services & Head of Property & Asset Management & Director of Planning & Growth	Flood event Failure of flood barriers Surface water flooding	Disruption of commercial activity Health and safety issues Inability to deliver services	Emergency Response Plan / Recovery Plan Business Continuity Plan Surface Water Management Plan Local Plan Part 2 - emerging policy re: new development and flood risk Norfolk Strategic Flood Alliance established EA funding - covers tidal and coastal	4	5	20	Very High ↔
4	Flood defence and coastal protection	Head of Environmental Services & Head of Property & Asset Management & Director of Planning & Growth	Failure of flood and coastal defences Sea Level Rise Extending the length of river frontage for which the Council have responsibility – current proposal of de-manning by the Environment Agency Significant erosion of cliffs during storm	Impact on economy and increased business development for the Borough Reducing economic potential for the area Impact on infrastructure across the borough Health and Safety Loss of property Loss of environmental asset Lack of resources to fund maintenance on watercourses transferred from EA control Resources and financial implications to council for clear up	Working with businesses to improve awareness Long term plan to review, repair and renew flood defences Facilitation of community groups to work with coastal areas in relation to adaptations Mott Macdonald Economic Business case is well established and agreed Local Plan Part 2 - addresses relocation schemes & future development Long term plan to review, repair and renew flood defences – engaging with Coastal Partnership East and the Environment Agency Short term options for coastal erosion EA funding - covers tidal and coastal	4	5	20	Very High ↔
5	Local/National Economy	CEO	Downturn in national / local economy Issue of Welfare Reform National Policy - changes on benefit	Increased workload for Council staff (Benefits/ Economic development/ homelessness) Increase in bad debts Major projects put on hold Downturn in housing market Inability to meet requirements of capital programme Uncertainty lead to a downturn in economy	Strong local economy Corporate planning Monitoring basket of key indicators Communications Strategy Great Yarmouth Economic Growth Strategy review Economic Recovery Plan	4	4	16	High ↔

6a	Compliance with UK General Data Protection Regulations (UK GDPR)	HoS / Senior Performance & Data Protection Officer / Corporate Services Manager	Data breaches of personal information Staff not completing their Data Protection training Some computer systems are not compliant with the new regulations regarding data deletion Records outside of their retention are retained at various offsite locations Capacity to undertake data cleansing and deletion.	All staff must comply with the new regulations from 25th May 2018. Data Protection Policy, Data Protection Impact Assessment Policy & Record Management Policy must be reviewed annually and updated where necessary. All requests for information must contain a Privacy Notice or a link to a Privacy Notice on our website Fines and costs Reputational damage / bad publicity resulting from Data Breaches Insurance claims	Publication Data Protection Policy and creation of Records Management Policy, Data Impact Assessment Policy and Breach Notification Procedure GDPR training provided to all staff and will be repeated annually. GDPR training also forms part of new starter induction Procurement process has begun to replace or upgrade the non compliant computer systems. As part of this data records will be reviewed and those outside of their retention securely deleted A Methodical review of offsite records has commenced, this is being carried out in a controlled manner with the support and oversight of the Data Protection Officer. Work in this area has had to be paused due to the COVID-19 pandemic, which has led to a 1/3 of the Council's staff including the Data Protection Officer being redeployed to work as part of a coordinated response assisting the most vulnerable residents of the Borough. It was hoped that work could recommence from September 2020 however with current social distancing guidelines and protecting the health of Council staff being paramount this will not be possible. A review of the situation was undertaken in March 2021, as the national vaccine rollout is still in progress work is not yet able to recommence, a further review will be conducted in July 2021.	3	3	9	Medium ↔
6b	UK GDPR impact on Payment Card Industry data security standards - PCIDSS	Head of Customer Services	Non compliance with regulations and security breaches Non compliance with payment card transactions		Cash Management provider fully compliant Implementation of Chip and Pin and call secure Completed Self Assessment form to confirm compliance scheduled for core one	2	4	8	Medium ↔
7	Information Security	HoS, Corporate Services Manager & IMT Manager	Good management, protection of information Number of cases of lost information by public and private bodies Need to attain criteria set by government to retain information flow with DWP (Department Works Pensions)	DWP refuse to correspond with GYBC electronically Loss of capability to handle Housing Benefits and other issues Information lost/mislaidd therefore loss of reputation and potential legal claim	Security Policy and Information Security manager in post PSN Compliant / Accepted by DWP computer security (PSN) – Annual renewal Realisation that information includes paper, people and computer Monthly Governance Board meetings	3	3	9	Medium ↔
8a	Data quality	HoS, IMT Manager & Corporate Services Manager	Records not maintained accurately or securely	Inaccurate data used for decision making	IT security procedures and IT Security Policy Data management & Data quality action plan	3	3	9	Medium ↔
8b	Cyber Security	HoS, IMT Manager & Corporate Services Manager	Data / systems hacked	Data not held securely Loss of IT Systems and Loss of Information	IT security procedures and IT security policy LGA Grant for Cyber Security and Cyber training Information Technology Investment Group / Risk is a standing item Annual Cyber Security Health check undertaken by NCC Cyber Insurance	4	4	16	High ↔
9	Event Management - for large scale events held in the borough by a third party	Head Marketing & Communications	Failure of event / duty of care	Cancellation / suspension of event	ESAG Group, ESAG website and ESAG email address	3	4	12	High

		Head of Environmental Services		Major incident Reputational damage / bad publicity	Event Management Plan, Event Guidance and Guide to Councillors Member & Officer Groups Involvement / consultation of key officers Engagement of stakeholders Online Event Notification form and centralised mailbox					→
10a	Business Continuity	Head Marketing & Communications, Head of Environmental Services & IMT Manager	Loss of facilities (flooding, fire etc) Loss of IT systems Loss of reputation Loss of staff time and system functionality Loss of staff (fuel strike, industrial action etc) Loss of temporary accommodation provider	Service delivery impaired Inability to pay creditors/benefits Relocation of services Range of providers	Capability exists for staff to work from home and support key services Business Impact Assessments / 3rd Party Service Agreement The Loop - web-based programme and external provider Insurance Information Technology Investment Group Additional resource from NCC and monthly meetings with NCC to discuss SLA	2	4	8	Medium	↔
10b	Impact of EU exit trade deal	Head of Environmental Services & Heads of Services increased food costs	Travel disruption Disruption / increased demand of services More completed trade deal Increased costs and disruption of trade	Increased costs, increased demand for services, scarcity of labour, scarcity of goods and supplies or other operational impacts which impair the Councils ability to deliver services for people within the borough Localised freight disruption and increased usage of Peel Ports Information sharing and data sharing Community unrest Ability to recruit and retain key staff	Working closely with the local resilience forum, who are the lead agency, in respect of planning for consequences of trade deal negotiations Working in collaboration new Anglia enterprises on EU exit EU transition Group LEP area BREXIT forum Milestone to be met	2	4	8	Medium	←
11	Management of Major Projects	ELT	Failure of project or project overspend / over running Resourcing and capacity	Cancellation / suspension of project Reputational damage / bad publicity Failure to met government= guidelines for spending failure to met regeneration	Involvement / consultation of key officers Project and Programme Manager and Project Team. All PMO staff Prince 2 trained Business Case and Risk Register Suite of documents created for setting up &, delivering and monitoring projects Guidance on how to access assistance from Project Team and relevant service areas consulted at the outset Dedicated officer to manage the risk / issue and governance of all projects going forward, which can be followed / implemented by other team members. Strong local economy Agreed governance structure for management of project Recruitment drive to increase capacity within team	4	3	12	High	→
12a	Reliance on key individuals and capacity of teams	CEO	Departure of key individual Difficulty of recruitment Skills shortage Lack of resource to deliver Health & Safety Failure to comply with Health & Safety legislation and corporate approach not consistently applied	Skills lost Negative impact on capacity of other staff Lack of delivery of service objectives Buying in of consultancy/temporary staff Fines and costs Increased demand for services and scarcity of labour	Recruitment drive to fully staff and up resource new programmes if work BC Plan for single points of failure Organisational Development Plan Personal reviews Succession Planning Business Strategy OD programme New sharing and partnership arrangements for health and safety, emergency planning and coastal management to improve resilience in these key areas. Creation of Health & Safety Co-Ordinators and H & S hours provided by NCC increased	4	4	16	High	→

12b	Resilience and capacity of staff	Heads of Services	Staff workload levels increased due to impact of responding to Covid pandemic and maintaining business as usual.	<p>Increased sickness absence</p> <p>Reduced productivity</p> <p>Delays in delivery of services</p>	<p>Monitoring of workload of staff at service, team and individual level</p> <p>Employee Support Scheme and other wellbeing support</p> <p>Maximisation of external funding to support service delivery</p> <p>Additional short term staff resource (where possible)</p> <p>Prioritisation of tasks</p> <p>Risk based approach</p>	4	4	16	High
13	Unforeseen changes in Government policies	CEO	Insufficient focus of organisation on “bigger” picture	<p>Loss of funding / funding opportunities</p> <p>Insufficient preparation for policy changes/ new responsibilities</p>	<p>Business Strategy</p> <p>Resource and waste strategy is currently out to consultation</p>	3	4	12	High
14	Delivery of long term strategic objectives	ELT	<p>Council focuses on the issues of the day rather than a vision for the future</p> <p>Lack of political direction for strategic objectives</p>	<p>Short term thinking</p> <p>Difficulty in taking hard decisions</p> <p>Non delivery of strategic objectives</p>	<p>Medium Term Financial Strategy</p> <p>Service Planning</p> <p>Corporate plan & Annual Action Plan</p> <p>Pathway to Recovery Plan (COVID 19)</p> <p>Great Yarmouth Economic Growth Strategy</p> <p>Local Plan Core Strategy adopted and Local Plan Part 2 emerging (to 2030)</p> <p>Investment (Town Deal / Future High street Fund Etc)</p> <p>Business Strategy</p>	3	4	12	High
15	Lack of community cohesion / community tensions	Strategic Director – P Boyce	<p>Social changes / immigration / increase in unemployment</p> <p>Financial hardship cases increase due to impact of COVID-19</p> <p>Clinically Extremely Vulnerable (CEV) residents and Potentially Vulnerable People (PVP) requiring additional support to self-isolate and stay safe owing to COVID-19</p>	<p>Increased reliance on benefits</p> <p>Increase neighbourly tensions/disputes owing to Lockdown measures</p> <p>Lack of confidence to socially interact owing to COVID</p> <p>Increased joblessness</p> <p>Increased homelessness</p> <p>Pressure on health, social care & welfare services</p> <p>Issues with equality of access to services</p> <p>Increased crime rates and an increase in hate crime</p>	<p>Reviews of and better alignment of front-line services to ensure residents get the help and support they need through Multi-agency working across Public Health, Norfolk CC, Police, CCG/Integrated Case System (ICS), the two Primary Care Networks (PCNs) in the borough and the JPUH.</p> <p>Development of Information, Advice and Advocacy (IAA) services directly commissioned under Great Yarmouth’s Community Champions’ Programme and also those services by Norfolk CC’s Adult Social Care’s review of commissioned IAA and SIL (Social Isolation and Loneliness) contracts with VCSE organisations in the borough.</p> <p>Close working with the CCG/ICS in its Health Equalities Project (HEP).</p> <p>Two Community Hub multi-agency operating models are in place: one covering the Great Yarmouth & Northern Villages PCN area (located in GFH) and one for the Gorleston and Southern Parishes PCN area (located at Shrublands).</p> <p>Neighbourhood Managers supporting the two Community Hubs whereby residents and statutory/VCSE partner agencies collaborate to find solutions, support community capacity-building and thereby diffuse tensions and support social cohesion.</p> <p>Targeted work with the police and other partners to address new and emerging issues relating to housing enforcement, domestic abuse, community tensions and ASB</p>	2	4	8	Medium
16	Infrastructure not being able to meet demand	Director of Planning & Growth & CEO	New development (commercial and housing)	Increased traffic congestion	Local Plan / Infrastructure Plan	3	3	9	Medium

				<p>Lack of services (education/health/social)</p> <p>Stalling of further investment</p>	<p>Ongoing engagement with partner organisations for funding e.g. New Anglia LEP, Highways England, Clinical Commissioning Group, Anglian Water, Environment Agency, Norfolk CC etc</p> <p>Local Plan Core Strategy adopted and Local plan Part 2 being adopted Summer 2021</p> <p>GY Transport & Infrastructure Steering Group established and meet regularly</p> <p>Part of Norfolk Growth Group to discuss infrastructure issues across county & strategic planning framework</p>				↔
17	Maintenance of five year housing supply and timescale for local plan	Director of Planning & Growth	Inability to complete Local Plan process due to lack of financial/professional staff resource and involvement in other corporate projects	Failure to adopt new statutory planning policy guidance to inform planning applications and Development Control Committee	<p>Additional resource in terms of professional input and/or Projects Team</p> <p>Housing Growth Group established with clear Action Plan</p> <p>Strategic Planning Team fully resourced</p>	2	3	6	<p>Medium</p> <p>←</p>
18a	Sufficient resources and resilience to ensure effective procurement.	Finance Director & Monitoring Officer	Corporate procurement approach not consistently adopted	<p>Benefits of procurement strategy not realised</p> <p>Efficiency savings not made or contract fail</p> <p>Procured service not value for money</p> <p>Procured service is poor</p>	<p>Corporate Policy Statement adopted</p> <p>Engagement of Procurement Specialist and Procurement Working Group</p> <p>Adherence to new Contract Standing Orders</p> <p>Procurement Strategy to be updated to ensure compliance</p> <p>Staff training</p> <p>Publication of transparency requirements for procurement of contracts and internal publication</p> <p>Review of contract management and procedures</p>	3	4	12	<p>High</p> <p>→</p>
18b	Sufficient resources and resilience to ensure effective contract management	Finance Director	Failure to managed contract performance and corporate approach not consistently adopted	<p>Breach of EU legislation</p> <p>Increase budgets</p> <p>Contract disputes</p> <p>Fines and costs</p>	<p>Staff training to dedicate contract management roles and guidance on Intranet</p> <p>Consistent management and publication of Contract Register</p> <p>Contract Management Strategy and standing orders</p> <p>Performance monitoring and reporting to ensure good service quality and better value for money</p> <p>VfM Confidence assessments</p> <p>Appropriate governance principals and risk management in place - Risk Register</p> <p>Dedicated contract management roles within services to improve accountability & capacity for managing major contracts</p> <p>Role of contract manager defined</p> <p>Ensure compliance with legislation / regulations and Councils processes and procedures</p>	4	3	12	<p>High</p> <p>↔</p>
19	Change Management	Head of Organisational Development	Key changes managed ineffectively	<p>Service delivery is affected during implementation</p> <p>Staff resource needed to undertake review</p> <p>Council fails to capitalise on opportunity</p> <p>Targets not achieved</p> <p>Funding is missed</p> <p>Resources wasted</p> <p>Loss of key staff & staff morale</p>	<p>Business Strategy and Change Management Policy</p> <p>Application of a formal programme management framework</p> <p>Monitoring of project plan</p> <p>Ongoing assessment of the project risks</p> <p>Organisation Development Plan</p> <p>Departmental Managers Meetings</p> <p>Staff Engagement Group and programme</p>	4	2	8	<p>Medium</p> <p>↔</p>

20	Tree and Land management	Head of Property & Asset Management & Head of Environmental Services	Failure to managed tree inspection and land management	Insurance claims and increased insurance premiums Clarity on ownership of land across the Borough	A review of current inspection policy to ensure compliance with best practice To include all amenity land within the Concerto Asset Database to provide a comprehensive database of ownership. Tree Strategy currently being reviewed	4	3	12	High ↔
21	Loss of Reputation	ELT / Head of Marketing & Communications	Lack of transparency in decision-making process Factually incorrect or negative media reporting Inability to attract investment	Lack of trust from residents Loss of confidence from investors and key partners Lack of sense of pride in the Place	Clear & accurate committee reports with recorded decisions available in the public domain. Maintenance of a timely and effective relationship with representatives of the media/press. Clear communications plans in place to promote the council's Corporate Priorities & also for projects. Transparent stakeholder engagement incl. planning and evidence-gathering.	3	4	12	High ↔
22	IT systems capability and interaction	Management Team IMT Manager	Some system will no longer be supported / maintained by the IT provider. Therefore has become unfit for purpose and causing service interruptions and issues	System costs are disproportionately costly based on functionality of system Upgrades costly Week in arrears - loss of possession cases due to the way information is held Service interruptions and issues - resource implications No document management - required to use two systems - increased risk of error Increase functionality Systems don't talk together Reduced productivity, increased timescales for completing tasks.	Aware of limitations of systems Procurement of new systems Internal processes to manage Using as effectively as can and aware of weaknesses Sub marketing testing Road map / action plan of systems to be addressed and detailed business cases presented for approval to the IT Investment Group Digital transformation and strategy Flexibility within home/office arrangements to minimise impact on productivity tasks.	4	4	16	High ↔
23	COVID 19 - Impact of response and recovery actions on the residents and businesses of the Borough	ELT	Continued support of vulnerable residents (food, medication) Supporting local businesses and Tourism industry. Complex housing needs Delivery of key services remotely or by emergency support only Social cohesion/well-being Social distancing Continuity of services delivered by partners.	High level of business failure and unemployment Increased homelessness and housing needs Financial and staff required for long term support of vulnerable residents Revised operating model for GYBC driven by prolonged social distancing. Reduced social cohesion Impact of responding to the pandemic and the re-allocation of resources internally Longer term impact to the local economy and the Council's financial position	Working as part of the Norfolk Resilience Forum, and countywide Delivery Groups/Cells and their workstreams, to manage response and recovery actions. Collaborative working in the locality with VCSE and other commissioned community-facing organisations to support residents with low level (welfare and housing) needs.	4	5	20	Very High ←
24	Gaps in Insurance cover - insurers reducing cover in place with the result that Council assets may not be adequately covered	Finance Director	Reduced level or removal of cover provided by insurers Inadequate or no insurance cover could have significant financial implications, dependent on the value of the asset and the extent of the damage / loss. Impact on increased financial risk to the Council due to the removal or reduced level of cover	Increased self insurance and insurance reserve Increased project costs	Updated MTFs to earmark funds for self insurance including re-allocations to the insurance reserve. Annual review of insurance cover Consultation with insurers for all major projects / development and business activities	2	3	6	Medium