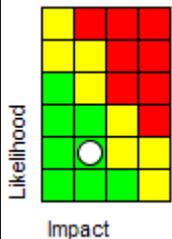
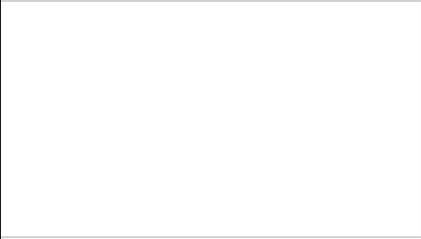


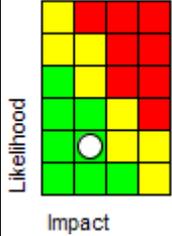
# Fraud Arrangements Risks

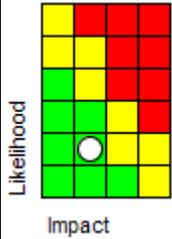
**Report Type:** Risks Report  
**Report Author:** Alexia Massey  
**Generated on:** 08 March 2018

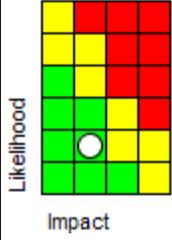
Risk Code	(ADC) FR001	Risk Title	Benefits Fraud – Claimant	Current Risk Status	
Risk Description	Claimant fraudulently claims benefits			Last Risk Review Date	05-Jan-2018
Current Risk Matrix		Mitigating Actions	Trained staff		
			Media coverage – forms, TV radio		
			Data matching / NFI		
			Internal Audit		
			Documentary evidence		
			Website		
			Reviews		
			Residency Visits		
		Assigned to	Emmy Hill; Diane Mitchell		
Current Risk Impact	2	Manager	Craig Bonar; Craig Scott		
Current Risk Likelihood	2	Latest Note	ADC's benefits service operates a face to face assessment of new claimants which is considered to be the best way to minimise the level of HB fraud entering the system. Many LA's have moved to digital benefit claims and self scanning of evidence (as is the case with the Government's Universal Credit system), whilst this is a more efficient way to process it also raises the opportunities for fraud. ADC's benefits service has access to HMRC's RTI (real time earnings information) system and to the DWP's CIS system (for state benefits and tax credits). All of this information is used		
Risk Score (Impact x Likelihood)	4				



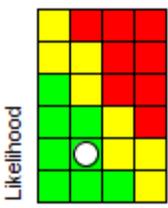
to ensure that HB claims are based upon true and accurate financial information which reduces errors and prevents fraud. ADC's Benefits service also works with the DWP on the "Right Benefit Initiative" which requires ADC to undertake additional RTI claim checks to identify errors and fraud. Any claims that appear to be fraudulent are referred to the DWP's FES team (Fraud and Error Service) for full investigation and possible prosecution.

Risk Code	(ADC) FR002	Risk Title	Benefits Fraud – third party eg Landlord	Current Risk Status	
Risk Description	Fraudulent claim by third party			Last Risk Review Date	20-Dec-2017
Current Risk Matrix		Mitigating Actions	Trained staff		
		Assigned to	Emmy Hill; Diane Mitchell		
Current Risk Impact	2	Manager	Craig Bonar; Craig Scott		
Current Risk Likelihood	2	Latest Note	ADC's Housing Benefit Service follows the DWP's HB Administration good practice guidance in the Administration of Housing Benefit. This includes the requirement for claimants and landlords to provide documentary evidence to support HB claims. Landlords have no ability to claim benefit directly, however, it is accepted that fictitious tenants can be created to claim benefits. This type of activity is difficult to undertake and the normal antifraud activities undertaken by ADC's Benefits Service are designed to try to prevent this type of fraudulent claim through the requirement that all claimants are seen face to face in order to claim benefit. All claims are then routinely checked against DWP records including CIS and RTI system which enable assessors to identify errors and to detect potential fraudulent activity. Any suspected fraudulent activity is then referred to the DWP's Fraud and Error Service (FES) for investigation by qualified fraud officers.		
Risk Score (Impact x Likelihood)	4				

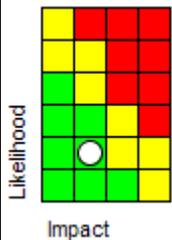
Risk Code	(ADC) FR003	Risk Title	Benefits Fraud – Internal	Current Risk Status	
Risk Description	Fraudulent claim by member of staff			Last Risk Review Date	05-Jan-2018
Current Risk Matrix		Mitigating Actions	Recruitment checks		
			Data matching / NFI		
			Supervisory checks		
			System controls / restricted access		
			Audit trails		
			Internal audit		
		Assigned to	Emmy Hill; Diane Mitchell		
Current Risk Impact	2	Manager	Craig Bonar; Craig Scott		
Current Risk Likelihood	2	Latest Note	It is recognised that Benefit fraud by council employees is possible therefore for Housing Benefit staff the fraud prevention activity requires additional measures (over and above normal checks for most other ADC employees) to help reduce the risk. Enhanced employee checks are required under the Governments Baseline Personnel Security ( BPSS ) ). This is required for all Housing Benefit assessors to enable them to perform their role. Other activity such as internal audits, work monitoring by management and senior officers and specific data matching checks (including NFI), are all designed to deter fraud and to identify fraud should any ADC employee attempt to claim benefit fraudulently. Any suspected fraudulent activity will be referred immediately to the DWP's FES team (fraud and error service) for investigation by qualified fraud investigation officers. If fraud is detected then prosecution will be considered in all cases.		
Risk Score (Impact x Likelihood)	4				

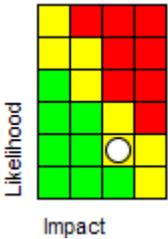
Risk Code	(ADC) FR004	Risk Title	Cash theft	Current Risk Status	
Risk Description	Theft of takings disguised by manipulation of accounts			Last Risk Review Date	20-Dec-2017
Current Risk Matrix		Mitigating Actions	Reconciliations		
			Supervisory checks		
			Policies and procedures		
			Financial regulations and guidance		
			Segregation of duties		
			Budgetary controls		
			Internal audit		
			Confidential reporting policy		
			Fraud & corruption strategy		
		Assigned to	Mike Brennan; Colin Heap; Emmy Hill		
Current Risk Impact	2	Manager	Craig Bonar; Sharon Lynch		
Current Risk Likelihood	2	Latest Note			
Risk Score (Impact x Likelihood)	4				

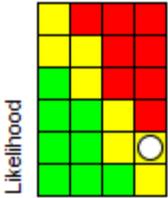


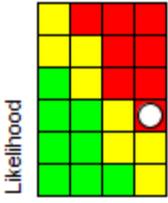
Risk Code	(ADC) FR005	Risk Title	Theft of cash without disguise	Current Risk Status	
Risk Description				Last Risk Review Date	20-Dec-2017
Current Risk Matrix		Mitigating Actions	Reconciliations		
			Supervisory checks		
			Policies and procedures		
			Financial regulations		
			Segregation of duties		
			Budgetary controls		
			Internal audit		
			Confidential reporting policy		
			Fraud & corruption strategy		
			Physical controls		
		Assigned to	Mike Brennan; Colin Heap; Emmy Hill		
Current Risk Impact	2	Manager	Craig Bonar; Sharon Lynch		
Current Risk Likelihood	2	Latest Note			
Risk Score (Impact x Likelihood)	4				

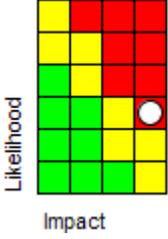


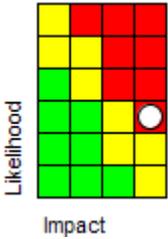
Risk Code	(ADC) FR006	Risk Title	Credit income	Current Risk Status	
Risk Description	Suppression of any notification of debt to be raised Improper write off Failing to institute recovery proceedings Switching/transferring arrears or manipulation of credit balances			Last Risk Review Date	20-Dec-2017
Current Risk Matrix		Mitigating Actions	Reconciliations		
			Budgetary controls		
			Internal audit		
			Write off policy		
			Authorisaton levels		
			Audit trail		
			Debt recovery procedures		
			Supervisory controls		
			Review of credit balances and suspense items		
		Assigned to	Sarah Wood		
Current Risk Impact	2	Manager	Craig Bonar; Craig Scott		
Current Risk Likelihood	2	Latest Note			
Risk Score (Impact x Likelihood)	4				

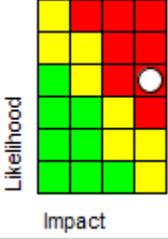
Risk Code	(ADC) FR007	Risk Title	Creditor payments	Current Risk Status	
Risk Description	Invoicing for goods/services not supplied/false invoices			Last Risk Review Date	20-Dec-2017
Current Risk Matrix		Mitigating Actions	Authorisation procedures		
			Reconciliations / Budget Monitoring		
			Audit trail		
			Segregation of duties		
			Financial regulations		
			Inventories / stock takes		
			Purchase Ordering from inception to completion		
		Assigned to	Mike Brennan; Colin Heap; Emmy Hill		
Current Risk Impact	3	Manager	Craig Bonar; Sharon Lynch		
Current Risk Likelihood	2	Latest Note			
Risk Score (Impact x Likelihood)	6				

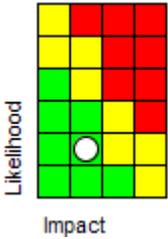
Risk Code	(ADC) FR008	Risk Title	Treasury Management	Current Risk Status	
Risk Description	Falsifying records to gain access to loan or investment monies			Last Risk Review Date	21-Feb-2018
Current Risk Matrix		Mitigating Actions	Management controls		
			Segregation of duties		
			Internal audit		
			Authorised signatories		
			Budgetary controls		
			Prefered/approved borrowers		
			Audit trail		
			Documented procedures		
		Assigned to	Mike Brennan; Colin Heap; Emmy Hill		
Current Risk Impact	4	Manager	Craig Bonar; Sharon Lynch		
Current Risk Likelihood	2	Latest Note			
Risk Score (Impact x Likelihood)	8				

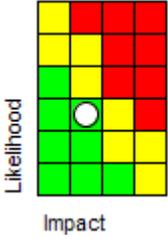
Risk Code	(ADC) FR009	Risk Title	Contracts/procurement	Current Risk Status	
Risk Description	Improper award of contracts			Last Risk Review Date	20-Dec-2017
Current Risk Matrix		Mitigating Actions	Financial regulations		
			Standing orders		
			Procurement specialist		
			OJEU regulations		
			Authorised signatories		
			Management controls		
			Segregation of duties		
			Tendering system		
		Assigned to	Ian Bailey; Justin Henry; Emmy Hill		
Current Risk Impact	4	Manager	Craig Bonar; Paul Parkinson		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	12				

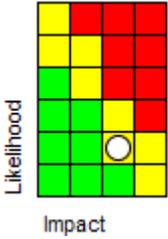
Risk Code	(ADC) FR010	Risk Title	Contracts/Procurement	Current Risk Status	
Risk Description	Contract not delivered properly Contractor overpaid			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Contract conditions		
			Contract monitoring		
			Legal advice		
			Internal audit		
			Management Controls – Payment authorisation		
		Assigned to	Ian Bailey; Emmy Hill		
Current Risk Impact	4	Manager	Paul Parkinson		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	12				

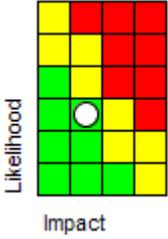
Risk Code	(ADC) FR011	Risk Title	Contract/Procurement	Current Risk Status	
Risk Description	Collusion with contractors and/or acceptance of bribes			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Authorised signatories		
			Management controls		
			Segregation of duties		
			Register of interests		
			Confidential reporting policy		
			Gifts and hospitality policy		
		Assigned to	Ian Bailey; Justin Henry; Emmy Hill		
Current Risk Impact	4	Manager	Craig Bonar; Paul Parkinson		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	12				

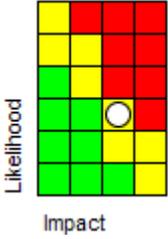
Risk Code	(ADC) FR012	Risk Title	Contracts/Procurement	Current Risk Status	
Risk Description	Collusion by tenderers			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Benchmarking		
		Assigned to	Ian Bailey; Justin Henry; Emmy Hill		
Current Risk Impact	4	Manager	Craig Bonar; Paul Parkinson		
Current Risk Likelihood	4	Latest Note			
Risk Score (Impact x Likelihood)	16				

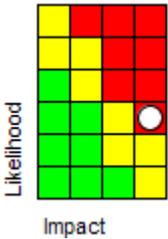
Risk Code	(ADC) FR013	Risk Title	Payroll	Current Risk Status	
Risk Description	Payment to non existent employees			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Management checks		
			Establishment list		
			Budget monitoring		
			Segregation of duties		
			Data matching		
			Authorisation process		
		Assigned to	Karen Barke; Emmy Hill		
Current Risk Impact	2	Manager	Mariam Amos; Craig Bonar		
Current Risk Likelihood	2	Latest Note			
Risk Score (Impact x Likelihood)	4				

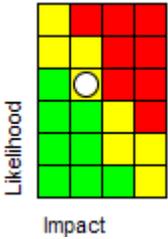
Risk Code	(ADC) FR014	Risk Title	Payroll	Current Risk Status	
Risk Description	Over claiming hours worked			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Management checks		
			Budget monitoring		
			Authorisation process		
			Time records		
		Assigned to	Karen Barke; Emmy Hill		
Current Risk Impact	2	Manager	Mariam Amos		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	6				

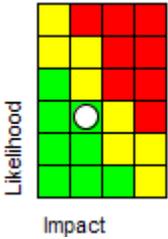
Risk Code	(ADC) FR015	Risk Title	Payroll	Current Risk Status	
Risk Description	Manipulation of standing data			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	System access controls		
			System administrator		
			Segregation of duties		
			Management controls		
			Internal audit		
		Assigned to	Karen Barke; Emmy Hill		
Current Risk Impact	3	Manager	Mariam Amos; Craig Bonar		
Current Risk Likelihood	2	Latest Note			
Risk Score (Impact x Likelihood)	6				

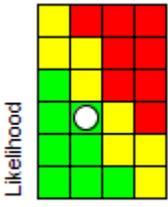
Risk Code	(ADC) FR016	Risk Title	Assets	Current Risk Status	
Risk Description	Theft of current assets			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Stock checks		
			Restricted access		
			Segregation of duties		
			Inventories		
		Assigned to	Emmy Hill; Elaine Saxton		
Current Risk Impact	2	Manager	Paul Parkinson		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	6				

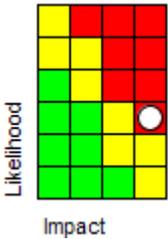
Risk Code	(ADC) FR017	Risk Title	Assets	Current Risk Status	
Risk Description	Theft of fixed assets			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Restricted access		
			Asset tagging		
			Inventories		
			Staff awareness		
		Assigned to	Emmy Hill; Elaine Saxton		
Current Risk Impact	3	Manager	Paul Parkinson		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	9				

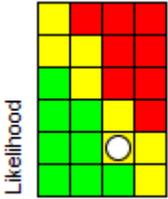
Risk Code	(ADC) FR018	Risk Title	Assets	Current Risk Status	
Risk Description	Theft of Council information/intellectual property			Last Risk Review Date	26-Jan-2018
Current Risk Matrix		Mitigating Actions	Encryption		
			Staff awareness		
			Passwords		
			Access controls		
			Restricted access to building		
			Security policy		
			ISO27001		
		Assigned to	Emmy Hill; Elaine Saxton; Andy Slate		
Current Risk Impact	4	Manager	Craig Bonar; Paul Parkinson		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	12				

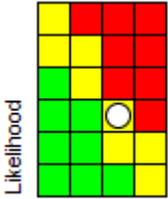
Risk Code	(ADC) FR019	Risk Title	Assets	Current Risk Status	
Risk Description	Improper use of Council assets for personal use			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Register of interests		
			Financial guidance		
			Management controls		
			Induction process		
			Security policy		
			User reports e.g. internet, telephone		
		Assigned to	Emmy Hill; Elaine Saxton; Andy Slate		
Current Risk Impact	2	Manager	Craig Bonar; Paul Parkinson		
Current Risk Likelihood	4	Latest Note			
Risk Score (Impact x Likelihood)	8				

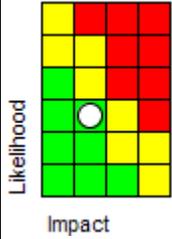
Risk Code	(ADC) FR020	Risk Title	Credit Cards	Current Risk Status	
Risk Description	Theft of takings disguised by manipulation or accounts			Last Risk Review Date	21-Feb-2018
Current Risk Matrix		Mitigating Actions	Segregation of duties		
			Management checks		
			Reconciliations		
			Authorised signatories		
			Regular submission of transactions		
			Statements from bank		
		Assigned to	Mike Brennan; Colin Heap; Emmy Hill		
Current Risk Impact	2	Manager	Craig Bonar; Sharon Lynch		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	6				

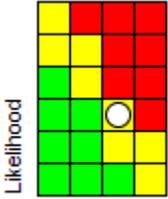
Risk Code	(ADC) FR022	Risk Title	Expenses claims	Current Risk Status	
Risk Description	Claiming expenses for journeys not undertaken Claiming for more miles than actually travelled			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Management checks		
			Authorisation procedures		
			Internal audit		
		Assigned to	Karen Barke; Emmy Hill		
Current Risk Impact	2	Manager	Mariam Amos; Craig Bonar		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	6				

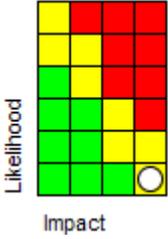
Risk Code	(ADC) FR023	Risk Title	Corruption	Current Risk Status	
Risk Description	Contracts – tendering, awarding and payments			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Management checks – authorised signatories		
			Register of interests		
			Constitution – Contract Procedures		
			Procurement unit		
			Legislation		
			Tendering system		
			Standing orders/financial regulations		
		Assigned to	Ian Bailey; Justin Henry; Emmy Hill		
Current Risk Impact	4	Manager	Craig Bonar; Paul Parkinson		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	12				

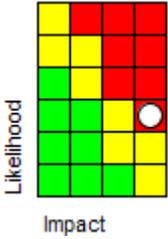
Risk Code	(ADC) FR024	Risk Title	Corruption	Current Risk Status	
Risk Description	Disposal of assets – land and property			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Constitution		
			Asset management plan		
			Asset disposal policy		
			Asset register		
			Segregation of duties		
		Assigned to	Emmy Hill; Matthew Kirk; Elaine Saxton		
Current Risk Impact	3	Manager	Carol Cooper-Smith; Paul Parkinson		
Current Risk Likelihood	2	Latest Note			
Risk Score (Impact x Likelihood)	6				

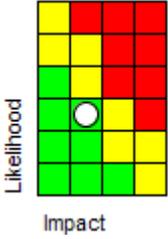
Risk Code	(ADC) FR025	Risk Title	Corruption	Current Risk Status	
Risk Description	Award of planning consents and licences			Last Risk Review Date	21-Dec-2017
Current Risk Matrix	 <p>Likelihood</p> <p>Impact</p>	Mitigating Actions	Planning approval process		
			Delegated powers		
			Delegated powers		
			Constitution		
			Legislation		
Current Risk Impact	3	Assigned to	Emmy Hill; Christine Sarris		
Current Risk Likelihood	3	Manager	Carol Cooper-Smith		
Risk Score (Impact x Likelihood)	9	Latest Note			

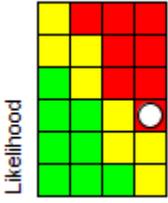
Risk Code	(ADC) FR026	Risk Title	Corruption	Current Risk Status	
Risk Description	Acceptance of gifts, hospitality, secondary employment			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Gifts and hospitality policy		
			Gifts and hospitality register		
			NFI		
			Constitution		
			Contract of employment		
		Assigned to	Ruth Dennis; Emmy Hill		
Current Risk Impact	2	Manager	Ruth Dennis		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	6				

Risk Code	(ADC) FR027	Risk Title	Car parking	Current Risk Status	
Risk Description	Theft of takings disguised by manipulation of accounts Theft of taking without disguise Recycling of tickets			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Budget monitoring		
		Assigned to	Emmy Hill; Elaine Saxton		
Current Risk Impact	3	Manager	Paul Parkinson		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	9				

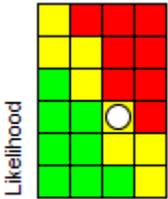
Risk Code	(ADC) FR028	Risk Title	Money laundering	Current Risk Status	
Risk Description	Using the Council to hide improper transactions			Last Risk Review Date	21-Feb-2018
Current Risk Matrix		Mitigating Actions	Raised awareness Money laundering policy Training for officers Upper limit for cash transactions		
		Assigned to	Mike Brennan; Colin Heap; Emmy Hill		
Current Risk Impact	4	Manager	Craig Bonar; Sharon Lynch		
Current Risk Likelihood	1	Latest Note			
Risk Score (Impact x Likelihood)	4				

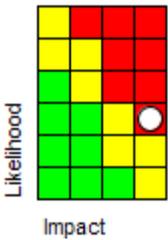
Risk Code	(ADC) FR029	Risk Title	ICT fraud & abuse	Current Risk Status	
Risk Description	Improper use of Council IT equipment			Last Risk Review Date	26-Jan-2018
Current Risk Matrix		Mitigating Actions	Internet use policy		
			Surf control		
			Access controls		
			Management reports on internet usage		
			Software audit policy		
		Assigned to	Emmy Hill; Andy Slate		
Current Risk Impact	4	Manager	Craig Bonar		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	12				

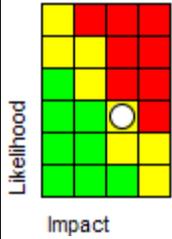
Risk Code	(ADC) FR030	Risk Title	Employee – General	Current Risk Status	
Risk Description	Abuse of flexi system			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Flexible working policy		
			Management checks		
			Time recording sheets		
			Flexi records		
		Assigned to	Karen Barke; Emmy Hill		
Current Risk Impact	2	Manager	Mariam Amos; Craig Bonar		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	6				

Risk Code	(ADC) FR031	Risk Title	Payment of grants to the public	Current Risk Status	
Risk Description	Claiming of properties which are not owned Claimants understating income Overclaiming the value of the work done			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Grant criteria		
			Grant assessments		
			Land registry checks		
			Quotes for work		
			Segregation of duties		
			Inspections		
			Management checks		
		Assigned to	Emmy Hill; Phil Warrington		
Current Risk Impact	4	Manager	Paul Parkinson		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	12				

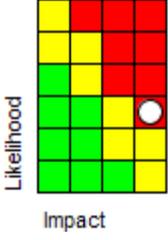


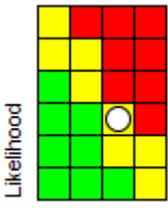
Risk Code	(ADC) FR032	Risk Title	Insurance claims	Current Risk Status	
Risk Description	Claiming for non existent injuries Claiming at another establishment for the same injury Overclaiming			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Insurance companies		
			Claim forms		
			NFI		
			Insurance Procedures		
		Assigned to	Colin Heap; Emmy Hill; Sarah Slinn		
Current Risk Impact	3	Manager	Craig Bonar; Sharon Lynch		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	9				

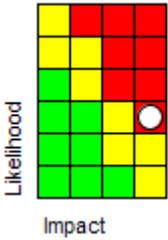
Risk Code	(ADC) FR033	Risk Title	Loans investments	Current Risk Status	
Risk Description	Misappropriation of funds Fraudulent payment of investment funds			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Written procedures		
			Segregation of duties		
			Authorisation process		
			Counterparty listing		
			Reconciliations		
			Treasury management policy		
			Treasury management strategy		
			Access controls		
			Internal Audit		
		Assigned to	Mike Brennan; Colin Heap; Emmy Hill; Sarah Slinn		
Current Risk Impact	4	Manager	Craig Bonar; Sharon Lynch		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	12				

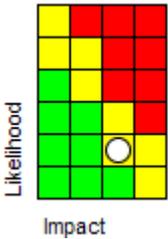
Risk Code	(ADC) FR034	Risk Title	Council Tax & NNDR	Current Risk Status	
Risk Description	Fictitious refunds Duplicate bank accounts Intercepting income Suppressing arrears Exemptions/discounts awarded incorrectly Exemptions/discounts claimed fraudulently 3rd party collections stolen/misappropriated			Last Risk Review Date	07-Feb-2018
Current Risk Matrix		Mitigating Actions	System access controls / restricted access Management / Supervisory checks Authorisation processes Reconciliations NFI Review of suppressed recovery actions (inhibits, withdrawal of summonses)		
		Assigned to	Emmy Hill; Diane Mitchell		
Current Risk Impact	3	Manager	Craig Scott		
Current Risk Likelihood	3	Latest Note	All of the potential risks listed are inherent within the normal administration of council tax and business rates. Controls are in place to deter fraudulent activity and these controls and checks are designed to make fraudulent activity difficult without fear of detection. Regular system and process audits are undertaken to ensure that appropriate management controls exist and that they are being properly administered. It also ensures that the required division of duties and responsibilities within key processes will make fraudulent activity more difficult and more likely to be detected.		
Risk Score (Impact x Likelihood)	9				

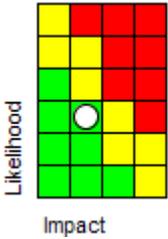


Risk Code	(ADC) FR035	Risk Title	Regeneration development corruption	Current Risk Status	
Risk Description	Developer awarded contracts for financial incentive Inducements for the granting of planning consents Contract granted to developer as a reduced price in exchange for cash payments to officers and members Corrupt Payments to reduce restraints on developer			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Business cases		
			Project teams		
			Declaration interests		
			Minutes of meetings		
			Whistleblowing Policy		
		Assigned to	Emmy Hill; Paul Thomas		
Current Risk Impact	4	Manager	Carol Cooper-Smith		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	12				

Risk Code	(ADC) FR036	Risk Title	Housing allocations	Current Risk Status	
Risk Description	Housing allocated for financial reward / Fraudulent allocation of property or Tenancy Change Fraudulent allocation of property		Last Risk Review Date	01-Mar-2018	
Current Risk Matrix	 <p>Likelihood</p> <p>Impact</p>	Mitigating Actions	Seperation of duties Housing register Management checks Declaration of interests Procedures in place		
		Assigned to	Emmy Hill; Nicky Moss; Phil Warrington		
Current Risk Impact	3	Manager	Paul Parkinson		
Current Risk Likelihood	3	Latest Note	There are adequate controls to manage this risk.		
Risk Score (Impact x Likelihood)	9	Audits are carried out on both the Tenancy Services and Supported Housing Section and Lettings and Strategy Section to monitor the controls in place.			

Risk Code	(ADC) FR037	Risk Title	Elections	Current Risk Status	
Risk Description	Fraudulent votings Fraudulent acts by canvassers			Last Risk Review Date	21-Feb-2018
Current Risk Matrix		Mitigating Actions	Supervisory roles at counts		
			Postal votes counts supervised		
			Access controls		
			Ballot box controls		
			Ballot paper account		
			Insurance		
			Pre employment checks		
			Supervisory checks		
		Assigned to	Ian Dobson; Emmy Hill		
Current Risk Impact	4	Manager	Ruth Dennis		
Current Risk Likelihood	3	Latest Note			
Risk Score (Impact x Likelihood)	12				

Risk Code	(ADC) FR038	Risk Title	Financial statements	Current Risk Status	
Risk Description	The financial statements may be materially mis-stated due to fraud			Last Risk Review Date	21-Dec-2017
Current Risk Matrix		Mitigating Actions	Internal Audit		
			Financial Regulations		
			Segregation of duties		
			External Audit		
			CIPFA code of practice		
			Professional / Experienced staff		
			Audit committee		
		Assigned to	Mike Brennan; Colin Heap; Emmy Hill; Sarah Slinn		
Current Risk Impact	3	Manager	Craig Bonar; Sharon Lynch		
Current Risk Likelihood	2	Latest Note			
Risk Score (Impact x Likelihood)	6				

Risk Code	(ADC) FR039	Risk Title	Tenant Participation	Current Risk Status	
Risk Description	Tenant Fraud resulting in misuse of resources			Last Risk Review Date	01-Mar-2018
Current Risk Matrix		Mitigating Actions	Tenant Training		
			Verification of accounts by Finance		
			Funding Agreement		
			Officer Support		
			Managers attend Gateway meetings		
			Code of conduct in place for tenants		
		Assigned to	Emmy Hill; Nicky Moss		
Current Risk Impact	2	Manager	Paul Parkinson		
Current Risk Likelihood	3	Latest Note	All the controls are in place to manage this risk.		
Risk Score (Impact x Likelihood)	6		This risk is low due to there being only 2 groups currently applying for grant funding.		