## WELFARE REFORMS: CITY OF PORTSMOUTH RISK ASSESSMENT

Version: 5<sup>th</sup> September 2013

Risk 1: Impact of Benefits Cap

Portsmouth City Council have provided this risk assessment which captures all of the Council's work on the welfare reforms (assessment of risks, mitigating actions etc).

PLEASE NOTE it is a draft as it is updated regularly - this is the version as of 5th September.

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
Reduced income through Benefits Cap  a) Risk that frontline staff/community leaders fail to understand where relevant information and advice can be accessed from, for people affected by the benefits cap.  b) Risk that those affected do not get the relevant advice and support.	<ul> <li>Affects approx 119 households in Portsmouth and 12 in Leigh Park/Wecock Farm.</li> <li>Mostly affects larger families (households with 3 or more children).</li> <li>Impact for families: latest analysis shows an average £71 deduction a week (but with the possibility of some support from DHP on a temporary basis). The following examples gives context to these impacts as follows:         <ul> <li>Weekly loss of under £5:</li></ul></li></ul>	Risk a: Likelihood 2 (unlikely) Impact 3 (serious)  Risk b: Likelihood 2 (unlikely) Impact 3 (serious)	<ul> <li>Jobcentre Plus and Housing Options have worked in partnership to contact affected claimants/look at options such as employment or exchanges. This has mostly focused on the private sector as PCC Housing/RSLs are focusing on the social housing sector.</li> <li>In the private sector, as of the 28<sup>th</sup> August, 24 affected households are now in employment (some were long term unemployed) and 112 children are now living in working households.</li> <li>Comparison data re the above currently being sought from within the social housing sector.</li> <li>Information has been communicated out to relevant frontline staff with processes to follow re the Benefits Cap to ensure effective communication between agencies.</li> <li>DHP being issued by PCC Revenues and Benefits to support some families with the financial transition, if the families are engaging with the</li> </ul>	<ul> <li>Continued work on 'non-engagers' - currently about 16 households in the private sector - by gaining more understanding around lack of engagement (including checking links children's services, children's centres etc)</li> <li>Continued promotion of website info to JCP staff for better signposting to advice services for affected households e.g. (benefits checks, income maximisation, help with debt/other support services).</li> <li>Reminders to services about resources to help people get into work such as Progress (currently under-used).</li> <li>Continued promotion of website info and welfare reforms briefings to frontline staff to advise families.</li> <li>Continued work on assisting claimants with re-housing through effective use of transfers list.</li> <li>Continued work on budgeting advice to families.</li> </ul>

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
	<ul> <li>Options – pay excess if can afford - get employment - re-locate to cheaper accommodation if can't.</li> <li>Consequences - rise in arrears, debt and homelessness. Instability and loss of support networks for children and families where moves are necessary.</li> <li>Private sector households likely to be most vulnerable, without the same support that is available to social housing tenants.</li> </ul>		support available/trying to resolve their situations.  Continued info sharing between Revenues and Benefits and RSLs.  Co-ordinated information on PCC website for frontline staff and the public re welfare reforms and money advice.  Targeted welfare reforms briefings delivered to Priority B Services (families with multiple problems), as well as on-going monthly welfare reforms briefings delivered to frontline staff across the city.	

Risk 2: Universal Credit (UC): Loss of Direct Payments of Housing Benefit to Landlords

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
Loss of ability to make direct payments of housing benefit to landlords under Universal Credit (revised UC timeline - likely to be late 2014 for Portsmouth). (Also risk re move from fortnightly payments to monthly payments).  a)Risk that some tenants will not pay their rent, leading to arrears and homelessness  b) Risk that significant proportion of RSLs/Landlords won't take tenants on Housing Benefit.  c) Risk that the Council fails to fully understand what is going on in the housing market and fails to communicate this with landlords.	<ul> <li>DWP decision-maker will decide on vulnerable claimants who need alternative payment methods in consultation with claimant and social landlords.</li> <li>8 week 'switch back' re arrears is critical to avoid debt/evicition.</li> <li>Impact of monthly payments for those with poor budgeting skills (e.g. debt, arrears, increased demand on advice services).</li> <li>Impact of residents without appropriate financial products e.g. bank accounts.</li> <li>Anecdotally rents may be going up; more RSLs using 'affordable rents' model; student numbers going down Need to have up-todate understanding of the housing market, communicate with landlords etc.</li> <li>New as of 28<sup>th</sup> August: Tackling Poverty Strategy Group concerned re impact of sanctions on people's ability to pay rent directly to landlord, with landlords likely to be quick to evict in the private sector (8 week 'switch back' to direct payments may be too late for some).</li> </ul>	Risk a:  Likelihood 3 (likely) Impact 3 (serious)  Risk b:  Likelihood 4 (very likely) Impact 3 (serious)  Risk c:  Likelihood 2 (unlikely) Impact 3 (serious)	PCC and partners are working on options as follows:  • Exploring appropriate financial products e.g. 'jam jar' bank accounts for tenants who may be more vulnerable to arrears (Some RSLs also doing this).  • Communicating with and delivering welfare reforms briefings to frontline staff as to how they can work with residents around changes e.g. budgeting advice, products, money management.  • Co-ordinated information on PCC website re welfare reforms and money advice. Info is for both public and frontline staff so that frontline staff can provide advice, support and signposting when needed.  (N.B. Timing is key. Not all people will transfer on to UC in 2014. It is important therefore that communications aren't delivered too early as this has been found to have little impact with residents).	<ul> <li>Provide residents with appropriate financial products to help with transition.</li> <li>Continue to provide training and briefings to frontline staff as to the changes coming, and how they can help advise residents.</li> <li>Work with residents in advance to increase financial capability through advice from frontline staff, and specialist budgeting/money management support.</li> <li>Comms Strategy work (as with all changes).</li> <li>Work with landlords.</li> <li>Establish from DWP level of influence key workers might have in determining alternative payment methods.</li> <li>Continued work on the Local Support Services Framework (mapping of support and need, consultation with key stakeholders etc).</li> <li>Possible partnership work with JCP locally on sanctions (processes re vulnerable groups e.g. those in hostels etc).</li> </ul>

Risk 3: Impact of Under-Occupancy/'Bedroom Tax' Changes

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
Reduced income through new under-occupancy rules for social housing sector tenants (implemented Apr 13)  a) Risk that some tenants will not be able to pay their rent, leading to arrears and homelessness.  b) Risk that tenants who need to move can't get properties in the areas they need (including moving from larger properties/having to stay in existing properties).	<ul> <li>Approx 1,700 households are currently affected across the PCC and RSL housing stock.</li> <li>Those with 1 'extra' bedroom lose 14% of their HB, against their total eligible rent (average deduction £12.50 a week) – (on this year's rent levels).</li> <li>Those with 2 or more 'extra' bedrooms lose 25% of their HB as above – average deduction is £22.50 a week.</li> <li>Issues re sufficient properties being available re downsizing.</li> <li>Potential issue re people under-occupying as a result of disabled adaptations.</li> <li>As of July: about PCC 600 households not paying the difference; (about 200 had arrears prior to April).</li> </ul>	Risk a: Likelihood 3 ( likely) Impact 3 (serious) Risk b: Likelihood 3 (likely) Impact 3 (serious))	<ul> <li>Housing Officers are working intensively with tenants to explore options. Resident Participation are helping with employment signposting and support.</li> <li>As of June, exchanges were up 30% on last year. Housing Options have rehoused 41 households since January 2013. (Under-occupiers prioritised on Housing List)).</li> <li>PCC Revenues and Benefits Service working with RSLs to identify and support those affected. Regular communication about changes in both Flagship and Housetalk, posters in area offices, and PCC website info.</li> <li>Partnership between OT and Housing re directing adapted property queries to Housing Officers for advice.</li> <li>DHP is being paid to people who meet the policy criteria and who have significant 'disabled adaptation' to their property, or are registered foster carers.</li> <li>Multi agency Homeswapper event held 12 June to help residents with exchanges. Homeswapper website adapted to help people find exchanges more easily.</li> </ul>	<ul> <li>Continued work by Housing on engaging residents to find appropriate solutions e.g. make up shortfall, take a lodger, seek income through further employment, downsize etc.</li> <li>Continued welfare reforms briefings/training to wider frontline staff, to enable appropriate advice and support; and also joint work with Housing.</li> <li>Continued consideration to be given, when people ask for adaptations, as to whether this will have under-occupying implications, or whether it is better to downsize to a property that is already adapted.</li> <li>PCC meeting with RSLs re low levels of contact re DHP and the Housing Waiting List to increase joint working etc</li> <li>Continued effort by housing and other agencies on budgeting work with families.</li> <li>Training and tools to support the above (some already released; improved package to be issued shortly).</li> </ul>

Risk 4: Universal Credit (UC): Impact of Moving to Online Claims

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
Moving to online claims (Universal Credit) – latest time line - transitions likely to begin late 2014 in Portsmouth.  Risk that 50%+ people in the city (re recent 'On the Buses' campaign) do not have the access, skills, and/or landlines required to manage online claims, leading to increased pressure on the Social Fund and other services, and a decline in income.	<ul> <li>Consequences – unprocessed benefits claims leading to debt and arrears, mistakes in claims (with claimant having to pay back when overpayments are made)</li> <li>Longer-term consequences of residents not able to manage their finances leading to debt, poverty and homelessness.</li> </ul>	Likelihood 3 ( likely) Impact 2 (significant)	Examples of current support in the city: Learning Place/Adult and Family Learning:  Digital Champions (including support in libraries) Regular IT classes (always full) Drop in sessions with JCP once a fortnight Support to Work and Learning Clubs Work with carers  CHAT and JCP also provide sources of support. Ditto re the Community Chests Initiative (computers in Community Centres).  Multi-agency meetings have identified reasonable access to IT equipment in the city. The issue is the support/skills required.  Work has commenced on a Local Support Services Framework - see next column.	Work is in progress by PCC Revenues and Benefits Service to map the inputs for the Local Support Services Framework for Universal Credit, in consultation with key stakeholders. Work will involve:  Mapping current support and IT provision across the city. Exploring support available within agencies (with current capacity). Exploring what could be done with additional resources. Exploring links with Super-Connectivity Bid. Establishing the required Local Delivery Partnership, and Framework for Delivery. Sharing of DWP tools that enable staff to better understand the UC process (e.g. distribution of DWP practitioner's toolkit) Feedback to DWP nationally (via regional contacts) re preferred funding draw down mechanisms for Framework (e.g. benefits of LA co-ordination)

Risk 5: Impact of Residents who are sick or disabled being incorrectly declared 'Fit for Work'

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
Reduced income/support for people who are sick/disabled but are being incorrectly declared fit for work. (Previously for Incapacity benefit transitions, but now will also include DLA/PIP cases).  a) Risk of reduced income, debt, arrears and possible homelessness b) Risk that residents misunderstand the advice they are given and/or there is a lack of effective signposting, leading to increased appeals. c) Risk of increased impact on the Social Fund, mental health services and increase in cost for other services.	<ul> <li>Reports from relevant advice services in the city that this is frequently occurring.</li> <li>Of people who have received 0 points on their ATOS assessments/been refused Employment Support Allowance, a high percentage are successful at appeal.</li> <li>However impact of rising GP workload and not providing medical evidence for appeals unless requested by DWP.</li> <li>Impact of financial hardship (claimant placed on lower JSA rate during appeal process).</li> <li>Impact of stress during this process on people who are sick/disabled.</li> <li>Also an issue with 'bad decisions' on DLA forms – not filled out correctly as people don't understand the questions/relevance.</li> <li>Impact on services: Advice/other relevant agencies reporting prevalence of cases/increased workload re all of the above.</li> </ul>	Risk a: Likelihood 3 (likely) Impact 3 (serious) Risk b: Likelihood 2 ( unlikely) Impact 1 (minor) Risk c: Likelihood 3 (likely) Impact 3 (serious)	<ul> <li>Advice services are supporting people through appeals processes (but workload is heavy) and provide help with filling out forms.</li> <li>Feedback given by local advice services through national consultations on medical assessments (but currently problem continues re quality of assessments).</li> <li>Issues flagged with the Clinical Commissioning Group (CCG) in June. Issue re GP letters for appeal cases plans for joint work between PCC and Health, information sessions for GPs etc.</li> <li>Co-ordinated information now available on the PCC website re welfare reforms and money advice. Info is for both public and frontline staff so that frontline staff can provide advice, support and signposting when needed.</li> </ul>	<ul> <li>Continued support required for people when filling in DLA forms (if people had help to understand the relevance of questions more would be correct/successful).</li> <li>City to provide more help upfront to avoid appeals etc? Capacity to do this through frontline staff? Requires further work.</li> <li>Continued lobbying re changes to medical assessment/ATOS process (see future mitigating actions in Risk 8).</li> <li>Comms Strategy work (as with all changes)</li> </ul>

Risk 6: Implementation of local council tax scheme

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
Households in poverty in the city who have not previously paid Council Tax have had to make a contribution from April 2013, under the new funding for the Council Tax Support Local Scheme.  (Government funding for council tax assistance has been cut by 10%. In addition the Government has stipulated that pensioners are to be protected, resulting in less support being available across other low income groups).	<ul> <li>Some households who currently pay nothing are now expected to pay on average £3 a week (depending on the makeup of the household).</li> <li>Every non-dependent is now required to pay a charge.</li> <li>Some households are subject to other welfare benefits cuts, such as underoccupancy changes, or the benefits cap, and so face multiple losses of income.</li> <li>Households who cannot or do not make the payments will fall into arrears which could lead to debt and homelessness</li> <li>Implications for Council revenue streams</li> <li>Possible increase in demand on other services</li> </ul>	Likelihood 3 (likely) Impact 3 (serious)	<ul> <li>Scheme implemented from April 2013.</li> <li>Some arrears already occurring (but still early days).</li> <li>Information available on PCC website about Local Council Tax Support and also re wider welfare reforms and money advice. Info is for both public and frontline staff so that frontline staff can provide advice, support and signposting when needed.</li> <li>A Council Tax Support Hardship Fund, similar to DHP, has been established to provide support to the most vulnerable who are affected by the changes. Applications for the Hardship Fund are now being received.</li> </ul>	<ul> <li>Exploration of financial products such as jam jar accounts, to help people budget better for the changes.</li> <li>Reminders to staff that if they hear of residents who are struggling to pay their Council Tax, they should speak to the Council Tax section within PCC. Also reminders – e.g. through frontline staff welfare reforms briefings, and through children's services – that the Hardship Fund is available, as numbers of applications are currently quite low. (This may be as staff are more focused on applying for DHP for the bigger monetary losses, such as the Benefits Cap and Under-Occupancy).</li> </ul>

Risk 7: Implementation of local welfare assistance scheme

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
The abolition of the DWP Social Fund from April 2013 (Crisis Loan and Community Care Grant elements) and transfer to a local welfare assistance scheme may result in inadequate support for people in financial crisis.	<ul> <li>Tight timelines and insufficient data from DWP meant serious challenges to planning effective provision.</li> <li>The amount in the administrative pot (i.e. to run the scheme) was challenging in terms of provision.</li> <li>The overall impact of the welfare reforms is likely to drive up demand. (Demand is currently rising for the provision, although some of this may be seasonal variation).</li> <li>Provision could therefore not get to the most vulnerable in the city when they need it, leading to further crisis and/or harm for vulnerable individuals/families</li> </ul>	Likelihood 3 (likely) Impact 3 (serious)	<ul> <li>Provision commissioned out to Northgate (in partnership with the Family Fund) to achieve better value for money with the limited funding available (e.g. providers have access to discounts on goods etc).</li> <li>Provision commenced 02 April 2013.</li> <li>Joint work between Northgate and PCC means that learning about local need from the live demand is occurring, and the service is subsequently being shaped to meet the needs of the most vulnerable.</li> <li>Areas have been identified where demand can be appropriately driven down to compensate for some of the other potential increases.</li> <li>Information available through the PCC website and through welfare reforms briefings to frontline staff. Feedback from staff is shaping the provision.</li> <li>Good money advice info available on the PCC website to negate the need for the scheme where possible.</li> <li>Good local signposting information available as part of the application process, to try and find longer term solutions.</li> </ul>	<ul> <li>Will use year one to obtain knowledge and learning from the new provision to develop sustainable models for the future, maximising resources that are already available in the city.</li> <li>Will consult regularly with key stakeholder organisations in the city to ensure that the eligibility criteria targets those most in need.</li> <li>Further work on join up with/maximising other local resources e.g. Warm Front monies re cookers etc.</li> </ul>

Risk 8: Implementation of Personal Independence Payment (PIP)

Risk	Potential Impact /	Likelihood /	Current Mitigating Actions	Future Mitigating Actions
	Consequences	Impact		
People who currently qualify for Disability Living Allowance (DLA) will not qualify, or will receive reduced support, under the new Personal Independence Payment (PIP). This was introduced in Portsmouth for all new claims in June 2013. Existing claims will be processed transitionally from Oct 13 onwards. (DLA will be abolished for working age claims).	<ul> <li>People likely to receive lower, or no funding under PIP</li> <li>Impact of financial hardship, with possible debt, arrears and homelessness</li> <li>Impact of worry on physical as well as mental health.</li> <li>Possible increase in demand on other services.</li> <li>Concern that 'Distance able to walk' criteria has been reduced from 50m to 20m.</li> <li>Will affect vulnerable groups. As of 17.06.13 (excluding those over 65 who aren't affected), 367 Adult Social Care DLA claimants will be affected (of which 258 have learning disabilities).</li> <li>'Knock on' effect on other benefits e.g. Benefits Cap</li> <li>If a claimant no longer gets DLA, their Carer will lose their Carers' Allowance.</li> <li>Carers will be needed to support those they are caring for at DLA/PIP interviews, but carers could be unaware of this if there isn't effective communication with them.</li> </ul>	Likelihood 3 (likely) Impact 3 (serious)	<ul> <li>Some specific frontline staff have received briefing/training in relation to PIP so they can advise clients accordingly (e.g. PCC Money Advice and Finance and Benefits Teams).</li> <li>2x DWP PIP Briefing Sessions for any/all frontline staff were delivered by DWP in May and June 2013 at Civic Offices - well received.</li> <li>Information is available on the PCC website (and also re wider welfare reforms and money advice).</li> <li>Wider welfare reforms briefings, including info on PIP, are being delivered for any frontline staff on a monthly basis.</li> <li>DWP 'Access to Work' funding is available for people in the workplace with disability issues.</li> </ul>	<ul> <li>Continued communications with relevant frontline staff.</li> <li>More joint work with health on issues such as appeals/GP letters (see page 6).</li> <li>Feedback of issues re ATOS/assessments at a national level through lobbying (raise with elected members/Council Leader).</li> <li>Continued work with Adult Social Care to get better understanding around the predicted impact of PIP transitions in Adult Social Care, OT, Carers Services etc and to look at communications around risks e.g. carers (also impact re children up to 16 transitioning to PIP in Children's Services).</li> </ul>

Risk 9: Cumulative Impact of All Welfare Reforms

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
Lack of co-ordinated approach to mitigating the impact of the welfare reforms across the city	<ul> <li>Unnecessary duplication of effort occurs</li> <li>Gaps are not identified</li> <li>The public receive confusing information or no information when they need it</li> <li>As a result mitigating actions do not occur, leading to increased money and debt problems within the city.</li> </ul>	Likelihood 3 ( likely) Impact 2 (significant)	<ul> <li>Strategic Directors Board agreement for Lead Officer (Tackling Poverty) to co-ordinate wider work.</li> <li>Structure for work ensures coherency of approach and maximisation of resources.</li> <li>Work is reported in to Public Services Board for regular updates, ensuring strategic ownership of city-wide response.</li> <li>Co-ordinated information now available on the PCC website re welfare reforms and money advice, enabling more consistent approach to messages.</li> <li>Welfare Reforms Briefings being delivered monthly to a wide range of frontline staff (Council, Health, VCS etc) to ensure informed, consistent approach.</li> <li>PCC Housing and RSLs working together in partnership to mitigate effects e.g. Under Occupancy.</li> </ul>	<ul> <li>Continued co-ordination including further work on co-ordination of the ongoing communications strategy.</li> <li>Continued welfare reforms briefings for frontline staff (including up-to-date website information). Briefings include focus on working with residents more holistically to meet their needs, regardless of service.</li> </ul>
Overall reduced income across the city's population, and changes in spending patterns.  Risk of negative impact on regeneration strategy.	<ul> <li>Impact on city – less money in the local economy.</li> <li>Loss of students will also increase this risk.</li> <li>Impact of job losses (although some new job creation will offset re Tipner).</li> </ul>	Likelihood 4 ( very likely) Impact 3 (serious)	<ul> <li>Tackling Poverty Strategy and Action Plan has co-ordinated detailed work including:</li> <li>Review of PCC's key advice services 2011 – which resulted in improved capacity/quality of service.</li> <li>Promotion of income maximisation</li> </ul>	<ul> <li>Ensure scrutiny of decision-making within council as to impact on people in poverty/financial hardship in the city.</li> <li>Continued improvement of advice services.</li> <li>Work on increased budgeting help for residents through frontline staff and</li> </ul>

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
	<ul> <li>Real concern over increase in crime as households suffer financial hardship – also increased crime from drug users etc.</li> <li>Impact of increased cost of living – e.g. rising fuel costs/fuel poverty.</li> </ul>		work in the city (helping people to claim unclaimed benefits through PCC FAB Team, AgeUK, Revs and Bens, and advice services).  • Encouraging residents to get debt advice early through promotions and improved advice services.  • Co-ordinated information now available on the PCC website re welfare reforms and money advice. Info is for both public and frontline staff so that frontline staff can provide advice, support and signposting when needed.  • Regular welfare reforms and supporting people in financial hardship training being delivered to frontline staff.	<ul> <li>services.</li> <li>Use of case examples to help services understand multiple impacts on residents of changes.</li> <li>Continued welfare reforms briefings/training.</li> <li>More concentrated work around increasing budgeting skills across the city.</li> <li>Comms Strategy work (as with all changes) including website info.</li> </ul>
Overall rise in homelessness (also links to Risk 2 – Direct Payments of HB to Landlords)  Risk that Council is unable to meet its statutory responsibilities re housing	<ul> <li>Increase in arrears/evictions</li> <li>Impact on groups who are already vulnerable to poverty         <ul> <li>e.g. children and families</li> <li>(worst hit by the reforms), people with mental illness etc. Safeguarding issues.</li> </ul> </li> <li>Impact of displacement from local support networks (likely to cause additional pressure)</li> <li>Anecdotal evidence from agencies that increasing numbers of landlords in Portsmouth are not prepared to take under 35's, and/or</li> </ul>	Likelihood 3 (likely) Impact 4 (major)	<ul> <li>Supportive rent arrears process already in place for PCC tenants (through rents intervention).</li> <li>Pro-active work by Housing re Under Occupancy, Housing Options and wider work of Housing Welfare Reforms Working Group.</li> <li>RSL actions re money advice and support for tenants.</li> <li>Work on helping people into employment – JCP and a range of other organisations across the city.</li> <li>Co-ordinated information now available on the PCC website re welfare reforms and money advice.</li> </ul>	<ul> <li>All of the above</li> <li>Further income maximisation –         encouraging benefits checks, budgeting,         and helping people to access advice, or         gain employment through frontline staff         and agencies in the city</li> </ul>

Risk	Potential Impact /	Likelihood /	Current Mitigating Actions	Future Mitigating Actions
	Consequences	Impact		
	those on benefits.		Info is for both public and frontline staff so that frontline staff can provide advice, support and signposting when needed.	
Rise in unemployment/lack of job opportunities	Young people unable to access employment after studies – dangers of 'generation of young people who have never worked'     Higher levels of unemployment in general in most deprived wards.     Impact of potential increase in debt in the city/arrears/evictions/repossessions etc.	Likelihood 3 (likely) Impact 3 (serious)	<ul> <li>Portsmouth Employment, Learning and Skills Plan being finalised – specific to the needs of people in the city. Involves providing people with the skills they need so that they can access the employment opportunities that will be created through regeneration such as the Tipner development.</li> <li>JCP Work Programme.</li> <li>Also JCP support in Children's Centres. Update - some provision withdrawn by DWP, but PCC and DWP negotiations have led to 4 JCP workers remaining co-located with another 3 (whilst not co-located) providing outreach. Work of Integrated Youth Support Service re NEETS.</li> <li>Support from other organisations in the city e.g. PCMI, Pride in Pompey, Learning Links, Go For It etc.</li> <li>Recent work between PCC and RSLs specifically around joining up effort around employment initiatives for residents/maximising resources.</li> </ul>	<ul> <li>Continued awareness-raising re the importance of frontline staff roles – e.g. raising expectations and aspirations, linking residents/young people with agencies to access employment opportunities, encouraging 'better off in work' benefits checks (through continued welfare reforms briefings and training) and work on budgeting.</li> <li>Build on incentives to employers to employ young people through structures/forums such as the Children's Trust Board, the Business Leaders Group.</li> <li>Use of contract clauses re jobs for local people as part of PCC and wider procurement etc.</li> <li>Consider 'City Deal' links.</li> </ul>

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
Increased demand on support services in the city  Risk that support services e.g. city help desk, voluntary sector are 'swamped'/unable to respond effectively to meet demand	<ul> <li>Impact in particular on advice agencies, support services for the vulnerable, Social Housing providers and landlords (e.g. Advice Portsmouth is currently seeing record numbers of people needing help).</li> <li>Likely increase in demand on a range of services in the city including money advice, foodbank, requests for cash assistance at all agencies, as well as DWP Social Fund, and grant giving organisations such as Family Welfare Association etc)</li> <li>Landlords are experiencing increased volume of work re the impact of changes such as under occupancy and general income reduction/arrears concerns.</li> </ul>	Likelihood 3 (likely) Impact 3 (serious)	<ul> <li>Some RSLs are delivering new money advice/tenancy support services to counteract reforms.</li> <li>Review of PCC advice services has increased efficiency/access to service</li> <li>Pro-active preventive work with vulnerable groups, e.g. underoccupiers, those hit by the benefits cap.</li> <li>A new way of working is being piloted by PCC Housing in the Portsea and now Leigh Park area to improve support to people from Housing Officers/pulling in money advice etc.</li> <li>Co-ordinated information now available on the PCC website re welfare reforms and money advice. Info is for both public and frontline staff so that frontline staff can provide advice, support and signposting when needed.</li> </ul>	<ul> <li>Upskilling of all frontline staff to identify money problems a.s.a.p./work with people at an early stage before specialist intervention is required.</li> <li>Comms Strategy work (as with all changes).</li> </ul>

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
Ineffective communications with residents and staff leading people not accessing the help they need at an early stage.	<ul> <li>Residents do not receive timely information about the reforms and their impact.</li> <li>As a result residents end up in money difficulties/debt because they have not been able to take action at an early stage.</li> <li>Residents receive communications (e.g. letters) but do not understand them/do not act.</li> <li>Impact: increase in arrears and debt leading to financial hardship and possible eviction.</li> <li>The needs of people with communication barriers (e.g. those who do not have English as a first language) are not accounted for, and thus people do not receive the advice and support they need.</li> </ul>	Likelihood 4 (very likely) Impact 3 (serious)	<ul> <li>Shared communications plan and timetable across PCC services in development, ensuring information is shared in a consistent way and at the right time with residents.</li> <li>Co-ordinated information now available on the PCC website re welfare reforms and money advice. Info is for both public and frontline staff so that frontline staff can provide advice, support and signposting when needed.</li> </ul>	<ul> <li>Further development of comms plan as reforms progress/more information is available e.g. detail behind Universal Credit.</li> <li>Specific work required around the needs of those with communication barriers e.g. those for whom English is not their first language, people with learning disabilities.</li> </ul>

Risk	Potential Impact / Consequences	Likelihood / Impact	Current Mitigating Actions	Future Mitigating Actions
Knock on impact of cuts to services across the city.	<ul> <li>Cuts to services mean that less support is available for people who are already vulnerable.</li> <li>People do not receive the advice they need.</li> <li>People suffer a higher level of financial hardship as a result.</li> <li>This in turn drives up demand on other services.</li> <li>Many examples of service cuts that impact – for example the reduction in numbers of JCP workers in Children's Centres announced recently (which was a way of engaging with hard-to-reach families in children's centres, including helping them into employment). This has a knock on effect in terms of helping people through the changes.</li> </ul>	Likelihood 4 (very likely) Impact 3 (serious)	Efforts to influence decisions about service cuts in light of welfare reforms.	Continued reporting to the Public Services Board and other key strategic decision making forums in order to influence decision making.