

Overview

Please note, due to the time taken to collate and update, this Q3 report was prepared based on information correct as at 31 December 2025.

During the period from 1 October to 31 December 2025, the Council continued to operate in a challenging external environment shaped by ongoing uncertainty in local government funding, wider economic pressures and continued service demand. In November 2025, Government published its Local Government Finance Policy Statement for 2026/27 to 2028/29, signalling further movement towards a fairer funding system, and on 17 December 2025 the provisional multi-year Local Government Finance Settlement was issued, although detailed implications for individual authorities remained subject to review at quarter end. This meant that financial sustainability, and medium-term planning remained key corporate risk considerations as at 31 December 2025.

The three 'red' risks are the Net Zero 2030 target, Coastwise delivery within the Government financial timeframe and delivering the medium term financial plan. Whilst funding is available to deliver the latter two the increased risk related to Net Zero is in part due to the acquisition of homes to reduce the financial burden of nightly temporary accommodation but thereby increasing the Council's Carbon footprint directly.

Risks with increased residual scores include:

- CR 028 Governance failures
- CR 034 Not achieving the Net Zero 2030 target
- CR 043 Introduction of Domestic Food Waste Collection

Retained risks with reduced residual risk scores are

- CR 035 Failure to achieve adoption of the Local Plan adopted on 17 December 2025

Recommendations

Corporate risks to be removed from the register

- None during Q3 update

Corporate risks recommended for addition to the register

- CR 045 - Introduction of Renters Rights Act will generate additional workload, through implementation requirements and actions of landlords prior to legislation taking effect

Risk Matrix

5					
4	CR 035		CR 008	CR 015 CR 042	CR 034
3			CR 001 CR 002 CR 025 CR 037 CR 039 CR 044	CR 013 CR 028 CR 043 CR 045	
2			CR 024 CR 026	CR 010 CR 041	
1					
Impact Likelihood	1	2	3	4	5

Risk Name:

CR 001 Deteriorating/ underused property assets

Updated:

December-2025

Corporate Objective	1. Description of Risk or potential event	Inherent risk score	Existing Controls	Residual Risk Score	Action (to achieve target score)	Target Score	Progress update	Lead Officer
	2. Cause of risk							
	3. Consequence of risk happening							
	4. Risk category	Likelihood x Impact		Likelihood x Impact		Likelihood x Impact		
	5. Risk appetite							
Council: Opportunity: 3 Increasing the rates of occupation on all council's commercial properties	<p>Deteriorating/ underused property assets.</p> <p>Lack of funding to repair and maintain assets and increased maintenance costs.</p> <p>Loss of revenue / legal liability/ not achieving value for money /reputational risk/ capital commitment.</p> <p>Primary - A Financial, Secondary - H Reputational</p>	4 x 3 = 12	<p>Business cases for commercialisation of assets to deliver future income and efficiencies.</p> <p>Adequate budget provision both from revenue and capital to support R&M works and capital investment.</p> <p>Asset Condition Surveys.</p> <p>Compliance policies in place and up to date.</p> <p>Compliance works undertaken in a timely fashion.</p> <p>Adequate staff or appropriately qualified external contractor support</p>	3 x 3 = 9 →	Production, approval and implementation of the Asset Management Plan	2 x 2 = 4	<p>A number of projects are currently underway to address the deteriorating condition of assets. External contractors are still being used to provide support, which is helping to alleviate resource pressures. Regarding deteriorating assets; work is being progress amongst asset to improve these, including the submission of capital bids as part of the 26/27 financial year to seek to improve assets. The 2026/2027 budget also includes increase revenue provision for specific revenue expenditure required on assets.</p>	Daniel King

CR 002 Flooding, erosion and loss of assets and delivery of services

Updated:

December-2025

Risk Name:

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Greener: Coast: 3 Continuing our programme of investment in coastal and resort infrastructure and amenities, building on the progress made in recent years	Lack of ability to maintain coast defences and / or to support local coastal adaption needs. Lack of Government funding Inability to adapt to climate change - increased coastal erosion and flooding Primary – E Strategic, Secondary - F Environmental and Social	5 x 5 = 25	Corporate Planning / Service Planning. Net Zero 2030 Strategy and Climate Action Plan. Shoreline Management Plan (SMP). Repairs & Maintenance Programme. Procurement practices. Health & Safety checking and monitoring. DEFRA funding of capital schemes. Coastal Monitoring including the use of drones. Control of coastal management schemes through procurement and regular checking. Coastal Partnership East set up. Environment Forum. Health and Safety repairs as needed Adequate budget provision both from revenue and capital to support R&M works and capital investment. Asset Condition Surveys.	3 x 3 = 9 →	10-year capital programme	3 x 3 = 9	Mundesley and Cromer schemes mostly completed, further necessary work such as Timber Groyne and Revetment repairs in assessment. Urgent health and safety repairs to assets are being undertaken. Non urgent repairs are being included in the ongoing repairs and maintenance programme. Overstrand cliff slip remedial works appear to be functioning well with no slip material deposited on the sea wall. East and West end scheme designed and sheet piling in procurement. Coast Protection Act consent publicised that will lead to finalisation of EA funding towards the scheme. Ongoing asset inspections and development of updated programme of works. Issues identified and storm impacts assessed as necessary.	Rob Goodliffe

Risk Name:

CR 008 Loss of Information

Updated: December-2025

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Council: Effective & Efficient: 4 Ensuring that strong governance is at the heart of all we do	Council: Effective & Efficient: 4 Ensuring that strong governance is at the heart of all we do Loss of information assets. Operational disruption, impact on customers. Primary – A Financial, Secondary – H Reputational	4 x 5 = 20	PSN Code of Connection compliance. ICT Strategy. IT Security Policies. Implement data security protocols. IT Monitoring. Data Protection training. Regular audits of IT security arrangements. Regular 3rd party data protection and integrity testing. Information Risk Policy and Role Description. GDPR compliance Framework. Certificated Security Professional Training Cyber security training	3 x 4 = 12 →	Self-Assessment as part of cyber assessment framework (CAF) is being undertaken by the IT manager	3 x 3 = 9	Situation remains generally unchanged including the risk of resource pressures anticipated by LGR work	Cara Jordan

Risk Name:

CR 10 Housing Delivery not meeting targets

Updated: February-2026

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Housing: Housing Need: 1 Supporting the delivery of more affordable housing, utilising partnership and external funding wherever possible	<p>The draft local plan housing target is 557 new homes per annum. The revised nation government framework (dec 2024) increases the target further to 932 new homes per annum (approximately 70% increase). Every year the council reports on how many new homes have been delivered in North Norfolk.</p> <p>Insufficient units coming forward via the planning system. Lack of interest from house building market. Lack of funding - especially for affordable house provision.</p> <p>Fewer homes for people to live in. Increase in homelessness Lower income levels for the council e.g. via council tax.</p> <p>Primary – E Strategic, Secondary - F Environmental and Social</p>	5 x 4 = 20	<p>Housing Strategy.</p> <p>Support and assist affordable housing providers.</p> <p>Use of capital.</p> <p>Local Plan.</p> <p>Development Management.</p> <p>Responded to NPPF consultation.</p> <p>Annual Local Plan monitoring report</p> <p>Annual estimate of increase council tax receipts</p>	4 x 2 = 8	<p>Work to produce a new Local Plan.</p> <p>Delivery of the Planning Service Improvement Plan.</p> <p>Work with partners on Nutrient Neutrality matters.</p>	4 x 2 = 8	<p>The adoption of the new North Norfolk Local Plan (December 2025) sets the councils annual housing delivery requirement at 557 dwellings per acre from the date of the plan (2024). The Ministry of Housing, Communities and Local Government (MHCLG) monitors delivery on a rolling three-year average in arrears and compares the average against the then adopted Local Plan requirements for the same period through the Housing Delivery Test (HDT). Last years published results by the government (reflecting the 2023 HDT) demonstrates that delivery averaged 87%. In any updated results it is forecast to fall because of persistent under delivery over the previous three-year period and it is expected that a 20% buffer will need to be added to the housing requirement moving forwards, unless completion rates (and planning permission rates) increase. The government has announced that the 2024 results for the HDT (expected to be published in December 2025) have been delayed,</p>	David Glason

but that it expects to publish them later this year, simultaneously publishing the two year results for 2024 and 2025 together.

Risk Name: CR 013 Emergency Event				Updated: December-2025				
Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Statutory obligation	<p>These events could include those that affect the Council and its resources or an event that affects the wider district.</p> <p>Any Internal or external event that has a significant impact on the Council.</p> <p>The ability of the Council to deliver services is reduced.</p> <p>Primary – A Financial, Secondary - D Operational (including capacity/ delivery/ resources/ health & safety), H Reputational</p>	3 x 4 = 12	<p>Corporate Planning / Service Planning.</p> <p>Budget Process / Budget Monitoring.</p> <p>Project management framework.</p> <p>Emergency Response & Recovery Planning.</p> <p>Business Continuity Planning.</p> <p>Services' Business Continuity Plans (BCP).</p> <p>Corporate Business Continuity key role training.</p> <p>Corporate Policies and Procedures.</p> <p>Employment Policies.</p> <p>Forward adverse weather guidance.</p> <p>Emergency Response Plan</p>	4 x 3 = 12	Review of strategic level response guidance, training and exercises.- review due to be completed spring 2025	3 x 2 = 6	There is a higher likelihood of concurrent emergency events during the winter storm season. The current joint Met Office/Environment Agency Flood Outlook shows an increased risk of flooding. A multi-agency Winter Preparedness workshop was held in September 2025. All NNDC-Critical business continuity plans have been updated.	Alison Sayer

Risk Name: CR 015 Medium Term Financial Plan				Updated: December-2025				
Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Council: Effective & Efficient: 1 Managing our finances and contracts robustly to ensure best value for money	<p>Reduced funding to fund current service levels and produce a balanced budget. Use of reserves is not sustainable strategy to bridge income/ expenditure.</p> <p>Forecast funding reductions and shift to local financing from business rates, council tax and new homes bonus.</p> <p>Funding gaps in the medium to long term.</p> <p>Primary – A Financial, Secondary - D Operational (including capacity/ delivery/ resources/ health & safety).</p>	4 x 5 = 20	<p>Reporting - New legislation and consultation.</p> <p>Policy Work.</p> <p>Lobbying Central Government.</p> <p>Medium Term Financial Strategy.</p> <p>Corporate Planning / Service Planning.</p> <p>Budget Process / Budget Monitoring.</p> <p>Monitoring impact of the business rates retention.</p> <p>Annual review of the Council's reserves.</p> <p>Timely agreement of the annual Localised Council Tax Support Scheme.</p> <p>Balanced budget agreed.</p>	4 x 4 = 16	→	3 x 3 = 9	<p>The MTFS has been produced and taken to full council based on the draft Local Government Finance Settlement 2026. This is due to be updated shortly based on the longer term impacts as a result of the final Local Government Finance Settlement 2026. The forecasted positions in the budget that is being taken to Council on 18 February 2025 shows deficits. There continues to be pressure placed on the MTFS including delivery of new statutory services and unknown direction/impact of LGR. The finance team remain responsive to these changes, and continues to provide updates where useful.</p>	Daniel King

Growth forecasting models.
Business cases for commercialisation of assets to deliver future income and efficiencies.

Annual review of fees and charges.
Monitoring of savings and additional income.

Risk Name:

CR 024 People Resources

Updated: February-2026

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Council: Effective & Efficient: 5 Creating a culture that empowers and fosters an ambitious, motivated workforce	Failure to retain and recruit adequately trained and experienced staff Employment market conditions. Negative impact on corporate plan, business transformation, performance and delivery. Primary – A Financial, Secondary - D Operational (including capacity/ delivery/ resources/ health & safety)	3 x 4 = 12	Corporate Planning / Service Planning. Review Pay Policy. Review relocation policy. Employee Referral Scheme. Market Pay Review report. Apprenticeship programme. Check-in process.	3 x 2 = 6	Workforce and Development People Strategy has been drafted and will be approved in early 2025. A Learning and Development Strategy is being developed alongside. The aim of this strategy will be to retain current employees. Agile Working Policy	2 x 2 = 4	This document has been discussed at JSCC (November 2025). Work is ongoing to ensure this document and the Learning and Development Strategy are fit for purpose in line with LGR. Documents have been forwarded for corporate branding.	Susan Sidell

HR 006 New Ways of Working - Policy Creation.

Updated Recruitment Guidelines for Hiring Managers and Employees.

Additional information and guidance to support employees when applying for roles at NNDC.

Risk Name: CR 025 Contract Failure				Updated: December-2025				
Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Council: Effective & Efficient: 1 Managing our finances and contracts robustly to ensure best value for money	The Council has a number of contracts for service delivery. Failure of a contractor Increased costs and operational disruption. Primary – D Operational (including capacity/ delivery/ resources/ health & safety), Secondary – H Reputational	4 x 4 = 16	Procurement Strategy. Procurement Framework. Joint procurement protocol and opportunities for joint/shared procurement with other authorities. Advice for external suppliers. Procurement Officer post established.	3 x 3 = 9 →		2 x 2 = 4	Strong contract management is in place across all contracts and there is no evidence to indicate that there has been a significant change in either the likelihood of contract failure or on the impact should a contract fail. The significant contracts that the authority has in place with the highest impact are all subject to strong governance arrangements with regular management meetings as such they are not considered to be of concern at this time. It should be noted that the negotiations associated with the introduction of domestic	Steve Hems

food waste are continuing with the existing waste collection contractor.

CR 026 Impact of Economic fluctuations on the North Norfolk economy

Updated: December-2025

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score	Progress update	Lead Officer
Economy: Thriving Business: 2 Providing support to allow rural businesses to thrive, recognising that many of our larger employers operate outside of our main towns	Inability of the local economy to adapt to the fluctuations. Fluctuations in the Local, National and Global economies. Local Economic position- impact on NNDR, revenue streams, higher demand for services, business failure, increased unemployment, and deprivation. National Economic position - central government funding challenges. Global Economic position - potential negative impact on council investments resulting in reduced income. 4. Primary – C Credit and counterparty, Secondary - D	3 x 2 = 6	HS 003 - Monitor the need for temporary accommodation and ensure suitable provision. Medium Term Financial Strategy. Corporate Planning / Service Planning. Treasury Management Strategy.	3 x 2 = 6 →		2 x 2 = 4	Our programme for the transitional year of UKSPF and REPF is nearing the final stages and delivery has been good. Funding for future programmes is uncertain, however, we are engaged with other partners in the exploration and development of future programmes. The new approach to business engagement is well established, which enables us to better liaise with local	Robert Young

Operational (including capacity/ delivery/ resources/ health & safety)

Fund Management advice from Arlingclose.
Business Survey.
Operation of the Council Tax Hardship Fund.
Economic Growth Team maintain contact with key businesses to monitor issues and provide support.
Economic Growth Strategy – adopted early 2024.

enterprises - and respond accordingly - amongst which, generally resilience appears to remain strong, however the national and global context remains uncertain.

Risk Name:

CR 028 Governance failures

Updated:

December-2025

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Council: Effective & Efficient: 4 Ensuring that strong governance is at the heart of all we do	Lack of governance, inadequate implementation and enforcement of governance. Ignorance or non-observance of the Council's agreed governance protocols Poor or illegal decision making Primary – F Environmental and Social, Secondary - H Reputational	3 x 4 = 12	Corporate Planning / Service Planning. Clear robust corporate governance framework. Monitoring Officer actions to ensure governance risk is minimised. Section 151 Officer actions to ensure governance risk is minimised. Constitution/Standing Orders/Scheme of Delegations. Committee report templates. Member/ Officer Protocol.	4 x 3 = 12 ↑	Evaluate Improvement and assurance framework self-assessment from the LGA as a potential replacement for the Self-assessment assurance statements process. Ensuring there are sufficient staff for S151 Officer and Monitoring Officer Recruitment of new Director for Resources and S151 Officer	2 x 2 = 4	Whilst the statutory officers are in place there is some additional risk due to the resource and capacity pressures, including sufficiency of provision of support for statutory officers and anticipated increase of work connected to LGR	Cara Jordan

Operation of Overview and Scrutiny Committee.

Annual Governance Statement supported by assurance framework.

Operation of Standards Committee.

Annual Monitoring Officer Report.

Head of Internal Audit assurance.

Audit programme.

Operation of Constitution Working Party.

Risk Name:

CR 034 Not achieving the Net Zero 2030 target

Updated: December-2025

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Greener: Net Zero: 1 Continuing our own annual emissions reductions to reach Net Zero by 2030	Not delivering the Climate Action Plan or parts of it. Current Climate Action Plan will not achieve net zero target. Contractors unable to deliver services with net zero carbon.. All Council input not achieved. Failing to secure contracts that do not result in net zero. Inaction/ inability to reduce Not achieving net zero by 2030. Impact on the reputation of the Council. Financial impact - needing to offset emissions. Primary – E Strategic, Secondary – F Environmental and Social and H Reputational	5 x 4 = 20	Delivering NZSAP and considering the formation of a decarbonisation board. Formal review of NZSAP every two years. Update and adapt the plan to meet the net zero target. Continual monitoring of the delivery of the NZSAP as a major project through the project board. Quarterly monitoring delivery through the Performance Management Framework.	5 x 4 = 20 ↑	Additional investment in renewable generation and or other offsetting initiatives. Introduce climate impact assessment tool. Embed staff climate emergency group.	3 x 4 = 12	Monitoring of the Carbon footprint continues in an increasingly accurate manner, however new sources of emissions have arisen and are predicted (e.g. additional assets, food waste collection) which will impact upon the ability to reach the 2030 target. The Net Zero Strategy and Action Plan has been revised and the Decarbonisation Board is overseeing its implementation. Carbon	Robert Young

Opportunities to offset from general operations and developments.
 Ensure net zero considerations are at the forefront of all Council decision making.
 Decarbonisation board meeting regularly.
 Ensure all staff and Members are carbon aware - training programme delivered.

reduction projects to-date continue to be monitored and have so far yielded effective outcomes. The Board will ensure a focused approach is taken to targeting future investment, utilising available data, and the available funding, as appropriate.

Risk Name: CR 035 Failure to achieve adoption of the current draft Local Plan		Updated: December-2025						
Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Statutory obligation	Loss of key staff, changes in legislation and political expectations	5 x 4 = 20	Effective project management.	1 x 2 = 2	Work through process to get local plan adopted.	2 x 2 = 4		David Glason
	Local Plan process being delayed.		Ensuring there is a pool of suitably skilled and knowledgeable Planning staff that can be called on to contribute to the Local Plan process.	↓				
	Failure to deliver corporate objectives for all themes.		Member Training.					
	Primary – D Operational (including capacity/ delivery/ resources/ health & safety), Secondary – E Strategic and H Reputational		Following the departure of the Planning Policy Manager transitional arrangements have been put in place (Spring 2024)					

CR 039 Rocket House building repair and energy improvement

Risk Name:

works

Updated:

December-
2025

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Strong and Responsible – Maximising Opportunity - Increasing the rates of occupation on all council's commercial properties.	Exceeds capital budget allocated. Works might not be successful in dealing with damp and increasing EPC rating. Building needs repair and energy performance works to be fully lettable. Repairs could not be made as planned. Scaled back action may be necessary. Additional funds may have to be requested. This could cause delays. Unknown additional repair issues arise. Damage due to weather events may occur after any repairs are made.	4 x 4 = 16	Independent surveys (3) of the building. Budgeted repair costs prepared by independent quantity surveyor. Indicative timeline prepared.	3 x 3 = 9 →	Reletting of the ground floor vacant area of the building once repairs complete. EPC rating assessment. Cabinet approval planned for new lease agreements during 2025.	2 x 2 = 4	Specifications for the refurbishment of the museum area are being developed in relation to M & E, which have delayed tender documents being issued. Acoustic survey is planned. Advice regarding land covenants is in progress and in preparation for seeking formal consent to works alongside a planning application which is to be prepared.	Renata Garfoot

Primary - A Financial, Secondary - D Operational (including capacity/ delivery/ resources/ health & safety), H Reputational

Capital budget of £1m approved.

Damp monitoring.

Works timeline and budgets are being refined as information becomes available. Monthly meetings with the tenant continues.

Agreement made with a tenant vacating to enable the works to go ahead.

Procurement of contractors to do works.

Agree and implement contract management process.

Valuation advice is being sought regarding the long term lease.

Technical advice on waterproofing.

CR 041 - Local Government Reorganisation – threat to organisational capacity

Updated: February-2026

Risk Name:

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Council: Strong and responsible - Effective and Efficient	Capacity issues generated by Devolution and Local Government Reorganisation (LGR) Whether there is sufficient capacity to address the work that will be involved in preparing for LGR including the necessary governance, the structures and finance alongside other emerging issues e.g. the implementation of a separate food waste collection by March 2026.	4 x 3 = 12	Work is being done collaboratively across the seven district councils, easing the burden on individual councils. Consultants appointed to deliver options based on common evidence base.	4 x 2 = 8 →	Continuation of joint working with other districts. Member updates	4 x 2 = 8	Devolution - Norfolk and Suffolk County Councils (as the responsible upper tier authorities) formally agreed to establish Mayoral Combined Authority in October 2025. Government announced in December that the Mayoral election scheduled for May 2026 would now be postponed until May 2028. Further discussions with Government are taking place to establish a	Steve Blatch

Work will not be able to be progressed with sufficient speed to meet the tight timescales and may impact on the delivery of other work.

Primary: D Operational (including capacity/ delivery/ resources/ health & safety) Secondary: E Strategic G

Member briefings and regular committee reports

Agreement to increase project management support to other projects such as the introduction of food waste.

Performance Management Framework compliance.

Foundation strategic authority to cover the period up until the May 2028 Mayoral election.

LGR - Full business case submitted to Government on 26th September (after Full Council vote on 24th September) and now subject to appraisal by MHCLG officials alongside the proposal for a single unitary made by NCC and 2 unitary proposal made by South Norfolk Council.

Partners to Future Norfolk partnership continued to develop narrative and proposals for the 3 unitary councils, including sharing with Town and Parish Councils (NNDC workshops 13th and 18th of November).

Statutory consultation launched by MHCLG on 19th November through until 11th January 2026, NNDC response to statutory consultation agreed by Cabinet at special meeting on Monday 5th January 2026.

Separate to the above and agnostic to any decision made by Government in early 2026 the 7 Norfolk districts and the County Council have begun to scope some outline workstreams around data, systems, contracts, workforce and regulatory services, as well as preparing a specification for a strategic implementation partner to be appointed jointly from April 2026.

Risk Name: CR 042 - Coastwise – delivery within Government financial timeframes

Updated: December-2025

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
Greener: Coast: 1 Realising the opportunities of external funding to secure a sustainable future for our coastal communities through transition and adaptation responses	Inability to deliver well considered coastal transition activities within the limited timeframe offered by Government funding windows Urgent need from the government to progress but limited by national funding allocation time frames which don't fit community timeframes, the complexities of the project and development of completely new approaches. Government do not roll forward funding into future years and north Norfolk misses out on the opportunities this funding is enabling Primary – Financial, Secondaries – Strategic, Environmental and Social, Reputational, Projects	4 x 4 = 16	Ongoing and timely discussions and updates with the Environment Agency Ongoing monitoring of financial forecast and programme Ongoing reporting to Environment Agency and DEFRA Utilisation of Local Adaptation Fund Reprofiling of forecast spend where necessary and possible	4 x 4 = 16 →	Approaching Government to extend programme timelines	3 x 3 = 9	Government has announced new Coastal Adaptation Pilots, North Norfolk is included to extend the timeframe for Coastwise. Additional funding and scope have been included alongside a 10% contribution required. Details are not yet available regards how this may impact on timeframe of CTAP funds. Continued progression of key delivery areas.	Rob Goodliffe

Risk Name: CR 043 - Introduction of Domestic Food Waste Collection

Updated: January-2026

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
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Our Greener Future: Tackle Environmental Waste and Pollution & Statutory Obligation	Non-Delivery of domestic weekly food waste collections in line with the statutory obligation as part of the amended Environment Act 2021 and the introduction of Simpler Recycling.	4 x 4 = 16	Risk Management Policy and Framework	4 x 3 = 12	Working closely with contractors to address issues around depo capacity	1 x 1 = 1	There have been some complications around the availability of the depo site and the revenue funding not meeting the cost of the service. working with contract to find solutions for depo, reviewing revenue costs. Delay announced for vehicles 8-12 weeks, this will impact go live date.	Emily Capps
	Our contractor Serco not being ready to deliver on the deadline of April 2026, as a result of high demand on national supply lines of equipment such as vehicles and receptacles. Issues relating to depo capacity.		Project Management Framework		Looking for suitable alternatives and options			
	Non-compliance of statutory obligations. Potential reputational risk. Financial impact from the inclusion of food waste in the general loads.		Adequate staff or appropriately qualified external contractor support		Following project plan and meeting deadlines contained within.			
	Primary – G Governance, Secondary - F Environmental and Social, H Reputational		DEFRA funding of capital schemes.		Set up Project Board			
			Procurement responsibility assigned. Budget Process / Budget Monitoring. The risk overseen by the project board. Regular stakeholder meetings – meetings taking place weekly – completed in the last quarter Keeping ward Members informed.					
			Regular dialogue with Norfolk County Council. Monthly project meetings with contractor. Timeline prepared					

Risk Name:	CR 044 - Cyber Risk				Updated:	December-2025		
Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score	Existing Controls	Residual Risk Score	Action (to achieve target score)	Target Score	Progress update	Lead Officer
		Likelihood x Impact		Likelihood x Impact		Likelihood x Impact		

Council: Strong and responsible - Effective and Efficient

Cyber risk refers to the potential for loss or damage resulting from a failure or breach in digital systems, often caused by malicious actors, system vulnerabilities, or human error. It's a key concern for businesses, governments, and individuals in our increasingly connected world.

- Threats: Includes malware, ransomware, phishing, insider threats, and denial-of-service attacks.
- Vulnerabilities: Weaknesses in software, hardware, or human behaviour that can be exploited.
- Breaches through third-party vendors or partners.
- The Cyber risk is increased as the postholder who was overseeing Cyber Security now has been promoted and has additional priorities and the post hasn't been back filled.
- Financial Loss: From theft, fines, or downtime.
- Reputational Damage: Loss of customer trust and brand value.
- Legal Consequences: Violations of data protection laws like GDPR or CCPA.
- Operational Disruption: Interruptions in service or production.

Primary - D Operational (including capacity/ delivery/ resources/ health & safety) Secondary - A Financial, H Reputational

4 x 4 = 16

Policies, procedures, and training(e.g. Security awareness training, incident response plans, access management policies).

Technical Controls: Firewalls, antivirus software, encryption, intrusion detection systems (IDS), MFA, patch management, data Backup & Recovery, Access Control, Audit Logging & protective monitoring

3 x 3 = 9



Monitoring (SOC)

Testing Recovery after a ransomware attack.

Purchase software that detects Data Loss.

Policies, procedures, and training(e.g. Security awareness training, incident response plans, access management policies).
Technical Controls: Firewalls, antivirus software, encryption, intrusion detection systems (IDS), MFA, patch management, data Backup & Recovery, Access Control, Audit Logging & protective monitoring

2 x 3 = 6

Despite the program of Cyber awareness training 30% of users clicked on the last simulated phishing email. A phishing attack is one of the most likely ways ransomware would enter our IT systems hence we need to think of better ways of getting the message across to double check with IT or contact the sender in a different way to verify that the email is from who it says it is. The External Cyber threat is probably about the same as last quarter but the IT Management are further stretched by the involvement in LGR workstreams giving less time to focus on managing Cyber Risk. A report on this is being prepared for the consideration of CLT.

Kate Wilson

Risk Name:

CR 045 - Introduction of Renters Rights Act will generate additional workload, through implementation requirements and actions of landlords prior to legislation taking effect

Updated:

February-2026

Corporate Objective	1. Description of Risk or potential event 2. Cause of risk 3. Consequence of risk happening 4. Risk category 5. Risk appetite	Inherent risk score Likelihood x Impact	Existing Controls	Residual Risk Score Likelihood x Impact	Action (to achieve target score)	Target Score Likelihood x Impact	Progress update	Lead Officer
	<p>Introduction of Renters' Rights Act 2025 will generate additional workload, through implementation requirements and actions of landlords prior to legislation taking effect</p> <p>introduction of new legislation, impacting a number of service areas across the Council</p> <p>The Council will not fully meet its statutory obligations leading to a risk of challenge</p> <p>Primary - Operational (including capacity/ delivery/ resources/ health & safety), Secondary - Governance</p>	4 x 3 = 12	Regular officer meetings in place to discuss implementation requirements	4 x 3 = 12	Action plan developed and delivered	2 x 2 = 4	Project team formed-national workshop being attended, training being undertaken. Need step to update policies and procedures.	Emily Capps

KEY

Impact

Corporate Risk					
Impact Type	Catastrophic	Critical	Moderate	Marginal	Negligible
Objectives	5 The key objectives in the Corporate Plan will not be achieved.	4 One or more Key Objectives in the Corporate Plan will not be achieved.	3 Significant impact on the success of the Corporate Plan.	2 Some impact on more than one Service.	1 Insignificant impact on more than one Service.
Financial Impact (Loss)	Over £1.5m	£500K - £1.5m	£300K - £500K	£20K - £300K	£0-20K

Likelihood ratings and dimensions

Grade	Likelihood	Probability	Timing
5	Very High	Over 90%	Within six months
4	High	60 - 90%	Within a year
3	Moderate	40 - 60%	Within 1 to 2 years
2	Low	10 - 40%	Probably within 15 years
1	Very Low	below 10%	Probably over 15 years

Risk Scoring

Inherent risk score - Impact x Likelihood = Total rating. Risk score if no controls were in place.

Residual Risk Score - Impact x Likelihood = Total Rating. Risk score after current controls are taken into account.

Target Score – Impact x Likelihood = Total Rating. Risk score needed to ensure the risk score matches the risk appetite.

Rating score of 1 to 6 = Green, 8 to 12 = Amber, 15 to 25 = Red.

Change of direction

Rating score the same as the previous quarter →

Rating score higher than the previous quarter ↑

Rating score lower than the previous quarter ↓

Categories of risk

A Financial

B Macroeconomic

C Credit and counterparty

D Operational (including capacity/ delivery/ resources/ health & safety)

E Strategic

F Environmental and Social

G Governance

H Reputational

I Projects