

Strategic Risks

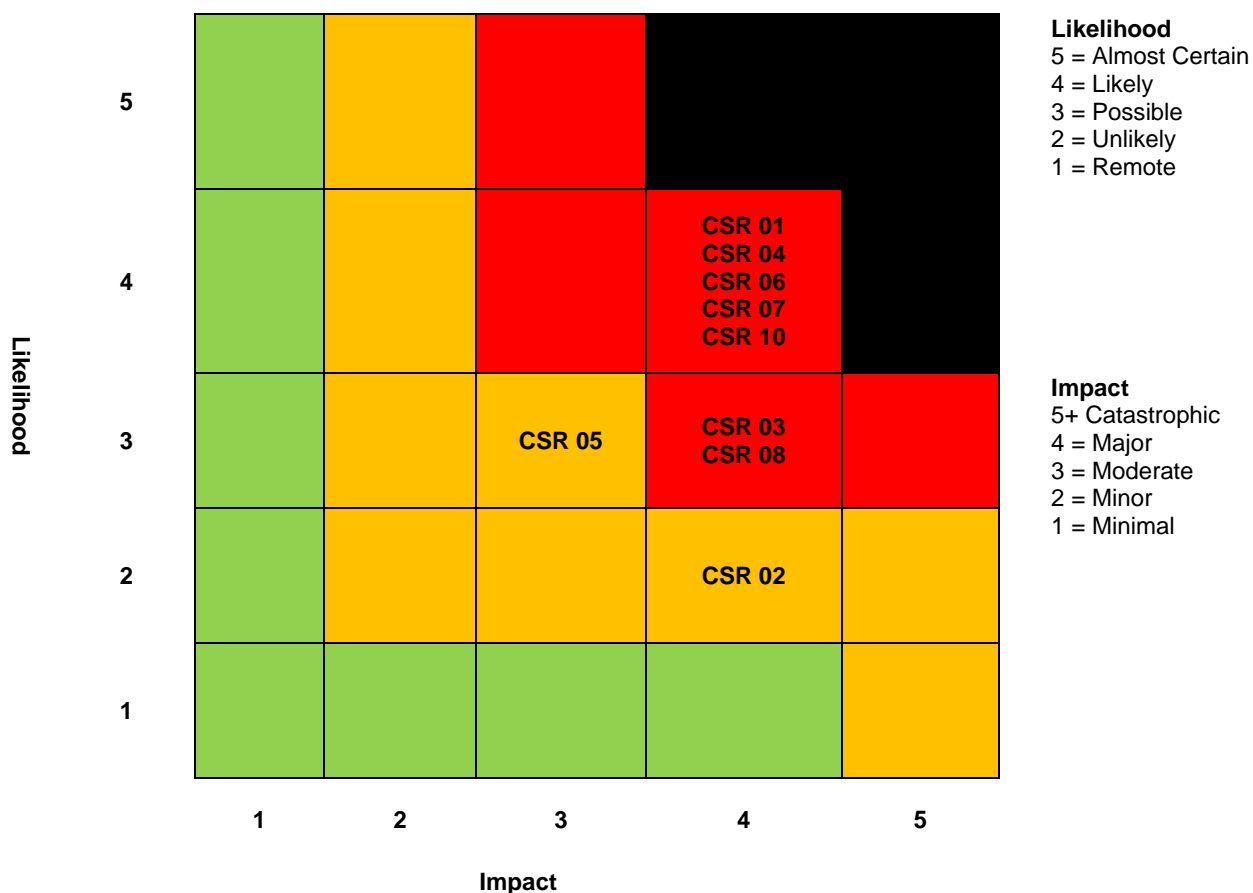
The Strategic Risk Profile chart below shows each risk scored onto the risk matrix graph. The further towards the top right-hand corner the greater the risk to the Council. The chart below provides only a snapshot on a particular date.

The risk scenarios are:

- CSR01: Cyber attack / incident
- CSR02: Economic development and vitality
- CSR03: Contract management and delivery
- CSR04: Unable to plan financially over the longer-term
- CSR05: National policy changes in short term that negatively impact on TWBC
- CSR06: Service Interruption
- CSR07: Capacity fails to keep pace with ambitions
- CSR08: Local plan adoption – housing
- CSR09: The Amelia Scott (Retired September 2022)
- CSR10: Climate Change
- CSR11: Pandemic (Retired September 2022)

Tunbridge Wells Borough Council Strategic Risk Profile

September 2022



The table below tracks movement in the identified strategic risk areas.

Risk Ref	Title	November 2021	March 2022	May 2022	July 2022	September 2022	Trend
CSR 01	Cyber-attack/ incident	12 (3 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	↑
CSR 02	Economic development and vitality	16 (4 x Lk, 4 x Im)	8 (2 x Lk, 4 x Im)	8 (2 x Lk, 4 x Im)	8 (2 x Lk, 4 x Im)	8 (2 x Lk, 4 x Im)	↓
CSR 03	Contract management and delivery	20 (5 x Lk, 4 x Im)	12 (3 x Lk, 4 x Im)	12 (3 x Lk, 4 x Im)	12 (3 x Lk, 4 x Im)	12 (3 x Lk, 4 x Im)	↓
CSR 04	Unable to plan financially over the longer-term.	16 (4 x Lk, 4 x Im)	9 (3 x Lk, 3 x Im)	9 (3 x Lk, 3 x Im)	9 (3 x Lk, 3 x Im)	16 (4 x Lk, 4 x Im)	↑
CSR 05	National policy changes in short term impact negatively on TWBC.	16 (4 x Lk, 4 x Im)	12 (3 x Lk, 4 x Im)	12 (3 x Lk, 4 x Im)	9 (3 x Lk, 3 x Im)	9 (3 x Lk, 3 x Im)	↓
CSR 06	Service Interruption	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	↔
CSR 07	Capacity fails to keep pace with ambitions	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	↔
CSR 08	Local plan adoption - housing	16 (4 x Lk, 4 x Im)	12 (3 x Lk, 4 x Im)	12 (3 x Lk, 4 x Im)	12 (3 x Lk, 4 x Im)	12 (3 x Lk, 4 x Im)	↓
CSR 09	The Amelia Scott	12 (3 x Lk, 4 x Im)	9 (3 x Lk, 3 x Im)	9 (3 x Lk, 3 x Im)	9 (3 x Lk, 3 x Im)	Retired Sep-22	
CSR 10	Climate Emergency	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	16 (4 x Lk, 4 x Im)	↔
CSR 11	Pandemic	20 (5 x Lk, 4 x Im)	9 (3 x Lk, 3 x Im)	9 (3 x Lk, 3 x Im)	6 (3 x Lk, 2 x Im)	Retired Sep-22	

Risk Scenario 1: Cyber-attack / incident

Risk Description:		Current Likelihood/ Impact	Likely (4) /Major (4)
A successful cyber-attack or cyber incident which causes significant disruption to ability to deliver services		Target Likelihood/ Impact	Unlikely (2) / Minor (2)
Member Risk Owner	Chris Hall	Officer Risk Owner	Chris Woodward
Vulnerability/ Contributing factors		Potential Impact/ Consequences	Current Controls/ Mitigations in place/Actions
<ul style="list-style-type: none"> Increased threat from cyber security attacks with the National Cyber Security Centre calling on organisations to be on heightened alert following the Russian invasion of Ukraine. Ever increasing reliance on digital systems for virtually all Council activities and services Data increasingly held in electronic format, not on hard copy paper records Robustness of IT Disaster recovery arrangements. 		<ul style="list-style-type: none"> Systems offline for a period of time Loss of data Impacting on the ability of Tunbridge to deliver services Service disruption/failure Dissatisfied customers – not meeting customer expectations Data compromised / lost Safeguarding and data protection issues Financial impact –potential fine and cost of rectifying 	<ul style="list-style-type: none"> Designation of a Senior Information Risk Officer Public Service Network accreditation renewal Q3 Support from the National Centre for Cyber Security (part of GCHQ) Continuation of cyber awareness campaign - Upgrade to current backup technology Q3 Cortex XDR security agents are installed on all corporate devices. Renewed Darktrace AI based cyber immune system Nessus scanning software reporting daily on system vulnerabilities Implementation of Next Gen firewall Q3 ICT policies & staff training, including disaster recovery planning. Planned appointment of a Security Officer

Risk Scenario 2: Economic development and vitality

Risk Description:		Current Likelihood/Impact	Unlikely (2) / Major (4)
Tunbridge Wells not seen as a destination of choice for retailers / consumers / employers		Target Likelihood/ Impact	Unlikely (2) / Moderate (3)
Member Risk Owner	Justine Rutland	Officer Risk Owner	David Candlin
Vulnerability/ Contributing factors		Potential Impact/ Consequences	Current Controls/ Mitigations in place/ Actions
<ul style="list-style-type: none"> • Competition for economic opportunities from other areas • Longer term High Street and retail decline over last 18 months • Significant change in nature of high street due to Covid-19 – including accelerated shift to online and ‘experience’ • Significant change in office working practices and reduced daily market • Significant cost of living increases impacting household disposable income • Redevelopment of RVP to provide an improved offer • Ongoing infrastructure issues, particularly traffic congestion affecting opportunities • The implications of Brexit with a very thin trading agreement with the EU, and wider economic impacts with the potential to have a significant impact on the local economy. 		<ul style="list-style-type: none"> • Lose out to other areas • Impact on economic vitality of area • Large scale property vacancy • Major redefinition of public realm space • Unable to secure sufficient opportunities • Local area and people lose out • Insufficient inward investment • Potential for knock on effects • Curtails attractiveness • Significant and ongoing impact on revenue streams and income (inc. business rates and car parking) • Housing not built • More vulnerable to appeal around Local Plan. • Impact on staff recruitment and retention • Damage to reputation as a place for investment 	<ul style="list-style-type: none"> • Work with Royal Tunbridge Wells Together Business Improvement District including promoting Royal Tunbridge Wells • RVP discussion on future redevelopment • Retain High Street public realm scheme • Bring forward employment space in the Town Hall • CCWG to review and plan out future for Assembly Hall Theatre • Maintain and develop working relationships with key partners, landowners & developers across borough • Deliver UK Shared Prosperity Fund Investment Plan • Lobby with partners and stakeholders to improve trading opportunities with Europe • Work with West Kent partners to update and promote key economic development priorities • Work with KMEP and WKP and other partners to lobby SELEP and Govt for delivery of key infrastructure improvements • Revise existing Economic Development Strategy post pandemic. business research completed • Support Local Plan and Transport Strategy at Public Inquiry • Delivery of amendments to road network to encourage walking and cycling • Revision to business focused portal on webpages

Risk Scenario 3: Contract management and delivery

Risk Description:		Current Likelihood/Impact	Possible (3) / Major (4)
Council unable to source contractor to deliver service within financial parameters / existing provider(s) ceases to provide service		Target Likelihood/ Impact	Unlikely (2) / Minor (2)
Member Risk Owner	David Hayward	Officer Risk Owner	Gary Stevenson
Vulnerability/ Contributing factors		Potential Impact/ Consequences	Current Controls/ Mitigations in place/ Actions
<ul style="list-style-type: none"> The Council has several long-term external contracts which were due to tender within the near future, specifically Grounds Maintenance (2024), Sports Centres (2027) and Waste (2027). There are long-term financial parameters within which these contracts need to be let and delivered to. Financial stability of existing contractors Changes in level of competition in respective markets Ability of contractors to recruit and retain qualified/experienced staff. Impact of higher inflation on service costs. 		<ul style="list-style-type: none"> Services disrupted or below agreed standards Complaints Adverse publicity and media Potential for Contractor withdrawal or failure Potential service failure Disruption to services with business continuity arrangements required Required to re-tender at short notice Additional capacity and resources required at short notice Reduction in completion and negative change in financial terms in forthcoming procurements 	<ul style="list-style-type: none"> Extensions to Grounds Maintenance and Sports Centre Management agreed to provide time for markets to stabilise and service specifications to be reviewed in the light of future needs and finances MTFS updated to reflect projected increases in cost of services Contract supervision by TWBC Contract terms requiring contractor to evidence supervision and performance Variation to service where necessary to protect delivery of front-line service. Monitoring of company financial performance and relevant marketplace.

Risk Scenario 4: Unable to plan financially over the longer term

Risk Description:		Current Likelihood/Impact	Likely (4) /Major (4)
Longer term financial planning – risk of change adverse to plan of more than £1m across the medium term		Target Likelihood/ Impact	Possible (3) / Moderate (3)
Member Risk Owner	Chris Hall	Officer Risk Owner	Lee Colyer
Vulnerability/ Contributing factors		Potential Impact/ Consequences	Current Controls/ Mitigations in place/ Actions
<ul style="list-style-type: none"> The financial impact of the Covid-19 pandemic has seen a reduction of income streams. Expenditure pressures continue to be felt from labour shortages, disruptions to the supply chains, soaring inflation and higher interest rates. Inflation is forecast to reach 11 per cent whilst the council tax ‘cap’ is still at 2 per cent with the £5 de-minimis limit unchanged since 2013. Revenue Support Grant remains at zero as the Government favours incentive-based schemes reliant on growth and for council’s to be financially self-sufficient. The Secretary of State has announced that Local Government will have a two-year settlement covering 2023/24 and 2024/25 with consultations over the summer. A structural budget gap remains. Property costs consume a disproportionate amount of the available budget. No major capital receipts have been received during since 2020 to help fund the capital programme. There are local elections in May 2023. 		<ul style="list-style-type: none"> Significant projected deficits over the medium-term. Depletion of reserves Unable to set a balanced budget The financial viability of Local Government especially in two-tier areas. Deteriorating local services. Market failure and pushing up the cost and risk of contracted out services beyond the resources of the council. The council will need to focus on core services and will be unable to take on any new projects. 	<ul style="list-style-type: none"> The council’s starting position was sound with healthy reserves, no external debt, a balanced budget and a long track record of clean audit letters. The audited outturn for 2021/22 shows that the council came within budget and did not need to use reserves. The 2022/23 budget deficit stands at £944,000. However, an In-year Budget Review report and proposed changes to sales, fees and charges is expected to reduce the call on reserves for the revenue budget. The Section 25 Statement made clear that the drain on reserves from property assets is unsustainable and the Council must determine which assets are required and fit for purpose and those which should be sold or redeveloped. The new administration has as their first priority to Safeguard the council’s finances. There will be a focus on core services and the 2023/24 Budget will be presented to show those services that are statutory and those which are discretionary. The Council will continue to lobby government for financial flexibility and freedoms for councils to fund local services and make more decisions locally. A Property Asset Oversight Panel has been established to extract value from land and property assets.

Risk Scenario 5: National policy changes in short term that impact negatively on TWBC

Risk Description:		Current Likelihood/Impact	Possible (3) / Possible (3)
Significant legislative or decision-making changes often with little notice adversely impact on the delivery of services and strategic planning.		Target Likelihood/ Impact	Possible (3) / Minor (2)
Member Risk Owner	Ben Chapelard	Officer Risk Owner	William Benson
Vulnerability/ Contributing factors		Potential Impact/ Consequences	Current Controls/ Mitigations in place/ Actions
<ul style="list-style-type: none"> This risk stemmed from significant changes to the public sector environment and regulations that govern arising from Brexit and Covid. Whilst short-term pressures and consequential decisions in relation to Brexit and Covid have passed, we continue to grapple with short-term changes associated with the government's response to the 'cost of living crisis' and the Homes for Ukraine programme. The risk also relates to competitive and short-term funding pots which the government has been using to fund growth and regeneration. The Secretary of State has committed to review, reduce and simplify these funding arrangements and the Levelling Up and Regeneration Bill has now been published which sets out the Government's proposed approach to working with and funding for local government.. Whilst the publication of the Bill has provided some degree of certainty as to the likely future direction of travel, cost and inflationary pressures on local government and the general population means that there remains a risk of short-term changes to policy or direction (most recently demonstrated with the 		<ul style="list-style-type: none"> A requirement to resource and implement national initiatives imposed with little notice and against a backdrop of resource scarcity. Increased and unplanned requirement for resources and finances Increased costs/reduced income Lack of certainty on policy direction and finance 	<ul style="list-style-type: none"> Flexibility encouraged amongst staff Partnership working presents opportunities to collaborate on service delivery and address constraints on capacity Engagement with the LGA, SOLACE, central government and parish councils Work with Kent County Council and other Kent councils on these issues Proactive work with representative bodies

requirement to administer funding for those in lower banded Council Tax properties		
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Risk Scenario 6: Service Interruption

Risk Description:		Current Likelihood/Impact	Likely (4) / Major (4)
A major incident occurs which causes significant disruption to ability to deliver services		Target Likelihood/ Impact	Unlikely (2) / Minor (2)
Member Risk Owner	Chris Hall	Officer Risk Owner	Denise Haylett
Vulnerability/ Contributing factors		Potential Impact/ Consequences	Current Controls/ Mitigations in place/ Actions
<ul style="list-style-type: none"> • Increased frequency of extreme weather • Increased threats from terrorism • Fire and other major events • Robustness and relevance of business continuity and emergency planning arrangements in an ever-changing threat environment • Possible impact from Brexit in respect of supply chain and labour disruption • Potential impact of the 'cost of living crisis' linked to rising inflation and energy costs. 		<ul style="list-style-type: none"> • Interruption to critical services • Potential service failure • Staff being pulled in different directions • Robustness of arrangements potentially questioned / challenged • Claims/Legal action/Compensation • Adverse publicity • National and local reputation affected • Financial loss • Exposure to fraud, ransom and denial of service • Potential government intervention • Staff absentees 	<ul style="list-style-type: none"> • Business Continuity Plan • Major Emergency Plan • Resilience through partnership working • Part of the Multi-Agency Agreement • Member of the Kent Resilience Forum • Review of Emergency Planning arrangements • www.kentprepared.org.uk

Risk Scenario 7: Capacity fails to keep pace with ambition

Risk Description:		Current Likelihood/Impact	Likely (4) / Major (4)
Risk that capacity fails to keep pace with ambition		Target Likelihood/ Impact	Unlikely (2) / Minor (2)
Member Risk Owner	Chris Hall	Officer Risk Owner	William Benson
Vulnerability/ Contributing factors		Potential Impact/ Consequences	Current Controls/ Mitigations in place/ Actions
<ul style="list-style-type: none"> The Council has reduced staff numbers and resources but is under pressure to do more with even less money. With no government grant, the Council relies on income to deliver services and some of these income streams are being challenged as being detrimental to the local economy (e.g. Business Rates and car parking). The Council is carrying a significant number of staff vacancies due to an inability to recruit and a need to balance the revenue budget. Those vacancies are concentrated in a number of areas and the Council is placing particular reliance on a number of key people. High numbers of vacancies in the local area and local government sector, coupled with differential pay increases in other public sector bodies and the private sector mean that we are likely to continue to face pressure and turnover. The local community has high expectations and is demanding when service delivery is interrupted or changed. A new political administration has been elected with a new set of priorities. 		<ul style="list-style-type: none"> Personal impacts – stress, burnout, loss of wellbeing Impact on morale Reliance on key and fewer people Unavailability / loss of key staff Impact on key projects and / or day to day delivery Services/staff are stretched Impact on service quality Satisfaction diminished Major programme / projects not delivered as expected Adverse publicity Political impact Damage to reputation Loss of confidence from the private sector and partner organisations. 	<ul style="list-style-type: none"> Regular consideration by Management Board of resources; additional resources put in place to support priorities Introduction of a Programme Management Office to oversee priority projects Appropriate use of external capacity and expertise Performance monitoring to identify pressure points Improving resilience through partnerships Adopting an ‘enabling’ approach to encourage community to deliver local services Work with political groups to understand, prioritise and deliver political priorities and to ensure that the financial and staff capacity is in place to support them.

Risk Scenario 8: Local Plan adoption – housing

Risk Description:		Current Likelihood/Impact	Possible (3) / Major (4)
Local Plan not adopted effectively, and housing not delivered in right areas / types		Target Likelihood/ Impact	Possible (3) / Moderate (3)
Member Risk Owner	Hugo Pound	Officer Risk Owner	Carlos Hone
Vulnerability/ Contributing factors		Potential Impact/ Consequences	Current Controls/ Mitigations in place/ Action
<ul style="list-style-type: none"> Resistance to housing growth locally Having to meet significantly increased needs in a constrained environment (green belt / AONB / flooding / transport infrastructure) Public opposition to particular allocation sites Potential changes in political support for Local Plan: movement from, cross party support in February 2020 Full Council decision, owing to change in TW political control. Requests to accommodate “unmet” development needs from neighbouring or other authorities with similar/greater areas of constraint. There remains uncertainty, in particular around Sevenoaks District Council’s future approach to meeting housing need through development of their new Local Plan, although recent work by TWBC has reduced this. At present, it is the Council’s view that there is no unmet need from Sevenoaks. Targeted actions from particular, bodies/stakeholder’s to oppose levels of growth set out in Submission Local Plan (SLP), including in responses to planning applications The views of the Planning Inspector on neighbouring authorities whose draft local plans do not meet the housing target levels are relevant to this Council, or their scope to accommodate housing that otherwise will 		<ul style="list-style-type: none"> Significant new costs to support production of revised Local Plan if there is a rejection of the plan by an Inspector at Examination Long term delays to Local Plan production could see Secretary of State intervention Until Local Plan is adopted, potential likely increase in level of housing on unallocated greenfield sites, including by housing developers whose operating model is one which provides lower quality design Risk of “vicious cycle” of planning by appeal potentially leading to loss of local decision making ultimately Council loses control of situation by being put into Special Measures Member and community dissatisfaction with the uncertainty and the direction of planning as a result Potential significant financial implications associated with appeals following refusal of major residential development – each such appeal costs £50 - 100k plus and exposes the Council to risks of further costs awards to the appellant of £100k plus Reputational consequences – if borough is seen as not having certainty over planning decisions then decreased appetite for business/capital investment Legal consequences Lack of affordable housing delivery 	<ul style="list-style-type: none"> The Local Plan has progressed to Stage 2 in line with the revised Local Development Scheme (LDS) and was approved with cross-party support for submission. It was submitted to the Planning Inspectorate in November 2021 and the Examination has commenced. The Examination Hearings were in two stages. Stage One finished in March 2022. The Inspector took a short pause commencing Stage Two in May 2022, which has resulted in a two-month delay against the approved timetable. The Stage Two hearings were concluded in July 2022. A series of post hearing action points are being concluded, and it is then anticipated an initial position statement from the Inspector will be received by the end of September. The timetable slippage will need to be updated in a new LDS in due course. A new LDS is likely to be approved at the time any Main Modifications are approved for public consultation. Whilst the Local Plan is well advanced, regard is being had in determination of planning applications to seek to provide a robust supply and delivery of housing and employment floorspace. In Q4 2020/21 there were several decisions whereby permission has been refused on sites proposed for allocation in the PSLP which is reducing the effectiveness of this control/mitigation. Establishing and maintaining a

<p>require Green Belt release or major development in the AONB</p> <ul style="list-style-type: none"> • Appeal decisions and Judicial Review of decisions • Results of the housing delivery test, which has punitive measures for under-delivery such as the engagement of the 'Presumption in favour of sustainable development'. • There is a risk of speculative planning applications/appeals, particularly on those sites not proposed for allocation in the SLP. Risk increases when Council cannot demonstrate a five-year supply of housing/failure to meet the housing delivery test. • The potential changes, increased uncertainty and consequential impact on service operation and delivery, associated with the Government's consultations on national changes to the planning system (autumn 2020) comprise significant (medium-long term) additional vulnerability factors. Any changes to the planning system are still being considered by DLUHC. 	<ul style="list-style-type: none"> • Affordability gap gets worse • Financial benefit of planned growth – opportunity impact • Increased traffic congestion • Impact on delivery of infrastructure Service delivery affected, Impact on staff recruitment and retention 	<p>robust five-year (plus) supply of housing is and will be a key control moving forward</p> <ul style="list-style-type: none"> • Several recent dismissed appeals have demonstrated on major development proposals has demonstrated that decision making is justified. • Given progress of Local Plan and recent appeal decisions likelihood factor adjusted to possible. • Measures in place to ensure high levels of co-ordination between Planning Policy, Strategic Sites and Development Management functions • Regular reporting to Planning Policy Working Group/Cabinet member/ Planning Committee on risk and legislative changes, and to reinforce the importance of the LP, its policies and the strategic housing allocations. • Ensuring regular and constructive Duty to Co-operate meetings with neighbouring authorities, with approach adapted to reflect Inspectors' findings from examination of other authorities' Local Plans • Using the Planning Advisory Service, Planning Inspectorate advisory visits, discussions with the Department for Levelling Up Housing and Communities (DLUHC) and heeding the views of the Inspectorate from neighbour's draft plans
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Risk Scenario 10: Climate Change

Risk Description:		Current Likelihood/Impact	Likely (4) / Major (4)
Climate Change is a global emergency and solving it is beyond our capability. In declaring a Climate Emergency, we are taking a proactive approach and working towards being carbon neutral by 2030. We are addressing this risk through taking a strategic approach whilst mitigating the impact and adapting to the change.		Target Likelihood/ Impact	Likely (4) / Minor (2)
Member Risk Owner	Luke Everitt	Officer Risk Owner	Paul Taylor
Vulnerability/ Contributing factors		Potential Impact/ Consequences	Current Controls/ Mitigations in place/ Actions
<ul style="list-style-type: none"> Severe weather is already affecting public services across the UK, with operational, reputational, financial and legal consequences. Climate change is expected to continue and worsen in the future, with changes to mean temperatures, the increasing frequency and severity of storms and higher rainfall levels in winter potentially causing rising water levels and resulting in more flooding and coastal erosion. Additionally, hotter drier summers, with heat waves and reduced rainfall. There is also an ongoing impact of severe winter weather including snowfall and freezing temperatures which impact service delivery and the integrity of our roads open space and buildings infrastructure. National sustainability commitments may be deferred or abandoned as an emphasis on 		<ul style="list-style-type: none"> Increased likelihood of flooding impacting on properties Kent at risk of water shortages/drought. Extreme weather (heat and cold) impacting vulnerable residents Extreme weather having a greater impact on the day to day delivery of services Detrimental impact on the local environment An increased frequency of severe weather conditions may lead to more instances of damage to Council infrastructure and property. Adverse impact on the local economy if businesses are unable to operate. Dissatisfaction amongst residents for not meeting expectations 	<ul style="list-style-type: none"> Climate Emergency declared CO₂ emissions audit from council operations undertaken and will be reviewed in 2022. Carbon descent plan agreed and annual action plan in place with annual review and update. Successful £1.4m bid to the Government's Public Sector Decarbonisation Scheme to fund heat decarbonisation and energy efficiency measures in Council properties Cross party Climate Emergency Advisory Panel (CEAP) set up Draft Local Plan Policies Business Continuity and Emergency Plans in place for severe weather Adopted Kent Environment Strategy October 2016 (CAB98/16) Air Quality Action Plan 2018 – 2023 Warm Homes programme – improved energy efficiency (s106 approved) Tackling fuel poverty – Fuel Poverty Strategy Collective Solar – partnership with KCC

<p>economic growth is prioritised post Covid-19. A traditional recovery will be dirtier, less efficient, harm economic growth and hinder progress on environmental improvements.</p> <ul style="list-style-type: none">• Increase in private car use for commuting in favour of public transport.		<ul style="list-style-type: none">• Energy Deal (not direct energy reduction but aids cutting fuel costs) ongoing• Low carbon heating (e.g. Off – gas grid homes/District heat network rollout)• Identify and maximise the opportunities for change that will come from the experience of Covid-19 restrictions such as green infrastructure, including cycle lanes and recognising the social infrastructure around health and well-being, new ways of working, which include less commuting, working from and near home, accelerating digital transformation to ensure adaptive capacity and equity of access
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