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1. Introduction

Income management is a fundamental business area for YHN. We manage a large number of properties on behalf of three main clients, Newcastle City Council, Leazes Homes and Byker Community Trust. As part of the management agreements that we have in place with each of these organisations, we are responsible for the collection of payments owed by tenants and leaseholders for property related charges including rent and service charges. Efficient income collection ensures that we can continue to deliver excellent housing services, develop and maintain housing stock on behalf of our clients and protect and enhance the overall financial viability of our organisation.

In 2012 the Government implemented a radical programme of Welfare Reform resulting in substantial changes to the benefits system. One of the key changes is the introduction of Universal Credit, which replaces a number of separate benefits including housing benefit, and is paid directly to claimants monthly in arrears. Designed to replicate the experience of receiving a monthly salary, this is likely to have a significant impact as customers become responsible for using their Universal Credit to pay their rent themselves. This could pose significant challenges for those that have never had to pay rent directly to their housing provider before. If we fail to prepare and respond appropriately to these changes then this could pose a real threat to our client's income streams and the income levels of many of our customers.

This strategy has been developed primarily to help mitigate against the impact of welfare reforms on our clients income streams and on our customers which we serve. It also sets out our continued approach towards helping those that need financial support and who are in arrears.

The delivery and success of this strategy will be, to an extent, affected by external factors. We recognise successful partnership working, particularly in supporting tenants through these reforms, will play an integral role in the success of our objectives.

1.1 Scope of strategy

This income management strategy covers the period 2015/16 to reflect the current management agreement with Newcastle City Council. It sets out our immediate priorities over this time-frame and the actions we will take to ensure we protect income in the current climate. The strategy outlines how we will continue to manage and collect payment for services provided to the following properties:

- Housing Revenue Account (HRA) (owned by NCC and managed by YHN).
- YHN
- Leazes Homes
- Byker Community Trust

The strategy is supported by a number of accompanying policies and procedures, which describe in more detail the operational arrangements.

1.2 Purpose of the strategy

The YHN Income Management Service Strategy sets out how we will maximise the income collected within the current climate of welfare reform. The strategy does not document all income management activity which is taking place across the organisation. It is the purpose of this document to outline the areas of income management that have been

prioritised as requiring improvement or development. It should be noted that there are several other strands of income related activity already taking place across the organisation which have been taken into account when producing this action plan to ensure we avoid duplication.

1.3 How does the income management strategy support our business strategy?

Collecting the money we are owed as efficiently as possible will enable us to meet our organisational strategic objectives.

Our statement of purpose is to:

‘Enable positive living for people in our homes and neighbourhoods’

This reflects that we are committed to improving council homes and the city, and supporting customers when they need it, but that we recognise our services must enable customers and avoid the unintended consequence of heightening their dependence on us.

We have three strategic objectives which drive all of the work we do:



Under these three strategic objectives we have a number of top strategic targets. This strategy is intended to contribute towards the following:

- Collect **£113.33m** of rent by 31/03/2016
- Rent arrears not to exceed **£2.71m** (2.34%) by 31/03/2016

2. Background

2.1 Why is income management important?

We are operating in an increasingly challenging financial environment and so maximising our income collection is more important than ever before. We currently collect income in the form of property related charges on behalf of three key clients, Newcastle City Council, Leazes Homes and Byker Community Trust. In exchange for providing this service we receive a management fee.

The collection of money owed is important because it funds the continued delivery of core housing services and additional services for example support and care, it also enables the continued investment in the properties we own and manage.

Impact of non-payment on YHN

If a customer does not pay as required and on time it has a negative impact on our ability to deliver excellent services as it increases cost, both monetary and in terms of staff time, as the collection of the debt must be pursued.

Dealing with debts takes resources away from services and prevents staff from carrying out other tasks. This affects the level of service that our customers receive. If we do not collect money owed in a timely manner we could see a financial cost to the organisation which customers ultimately pay for through higher charges or reduced services.

2.2 The challenges we face

Implementation of universal credit and welfare reform

The Welfare Reform Act received Royal Assent on 8th March 2012 and paved the way for the biggest shake up in welfare for over 60 years resulting in fundamental changes to the way in which benefits are allocated and administered. One of the first changes was the introduction of a new size criteria or 'bedroom tax' in the social rented sector which has already had an impact upon our organisation. A number of under-occupying tenants have had to downsize to a smaller property or are waiting to do so due to no longer being able to afford to live in their original home.

However the biggest change has been the introduction of Universal Credit which will replace six means tested benefits and limits the total amount of benefit a person can claim. Universal

Credit is underpinned by a number of concepts:

Working age benefit

- Paid to people both in and out of work and replaces, Jobseeker's Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit, and income related Employment and Support Allowance and Income Support.

Paid monthly in arrears

- It is hoped that by paying UC monthly this will help to enable claimants to budget over longer periods of time.

Digital by design

- Where possible all claims should be made online, getting claimants used to undertaking jobsearches and completing applications online

Promoting personal responsibility

- Universal Credit places the onus on the individual claimant to pay their debts directly themselves e.g rents.

Responsive

- As people on low incomes move in and out of employment, Universal Credit will be adjusted but not cancelled, giving people more incentive to work for any period of time that work is available

We are taking intensive action to proactively support our tenants and to prepare ourselves for the impact of Universal Credit and reductions to people's benefit, further detail on how we will do this is provided in section 4.

Economic climate

Changes in the global economy and the subsequent recession have resulted in on-going pressure on our organisation to deliver value for money services. We are increasingly required to provide more for less and come up with innovative cost effective ways of doing things and this has been one of the key drivers for this strategy.

3. Looking back- what have we achieved so far?

- Introduced a specialist income recovery service to enable us to provide a more dedicated and focused service to our customers.
- Provided all income collection staff with negotiation training to improve the way in which they interact with customers about rent payment.
- Introduced a pre-tenancy assessment to ensure all new tenants can afford their housing costs before committing to a tenancy.
- Introduced Rent Sense, our new rent arrears decision engine which analyses the historical data on a tenant's account in order to prioritise cases and enable our staff to better identify which cases require further immediate action. This allows us to focus our staff resources.
- Introduced Call2collect, an automated dialling system which contacts tenants in line with our rent escalation policy and prompts payment

4. Looking forward-where do we want to be?

Through implementation of this strategy we aim to ensure the financial viability of our organisation by meeting our delivery plan expectations in relation to rental income collection.

We aim to promote the rent payment culture amongst all of our customers to ensure that they understand the importance of prioritising their rent and paying it on time and clearly understand the consequences of not doing so, not only on themselves but also the impact that non- payment could have on our on-going ability to provide services. Equally all of our staff, irrespective of which service they work in, will be committed and enabled to support the organisation to collect income that is owed.

Recognising the fact that direct debit is the most cost effective and often easiest method of payment, we want direct debit to be the payment method of choice for our customers.

4.1 Our vision for our Income Collection service

“An efficient and effective Income Management Service which maximises our income and enables us to provide excellent homes and services”

5. Our Income Management Priorities for 2015/16

In developing our Income Management Strategy we have identified four key themes, the focus of each theme being Income Protection. Our key priorities within each theme is detailed in the accompanying action plan (Appendix B)

The themes identified are illustrated in the diagram below:



5.1 Priority One: Promoting a positive payment culture

Our aim is to promote a positive payment culture by making it as easy as possible for all customers to pay their rent and/or other charges owed to the organisation in a timely manner and where possible in advance of the due date via direct debit.

We need to ensure that all of our customers clearly understand their obligations but also the link between income collected and our on-going ability to deliver a high quality service.

A large proportion of our customers have been in full receipt of housing benefit and consequently alienated from a rent payment culture for a number of years. Such is the disconnect, that some customers on full housing benefit do not even consider that they pay rent. We know that general awareness of the benefit changes has gathered pace amongst our customers but it is not yet clear to what extent customers know, understand and accept that their contractual rent due will be paid as part of their Universal Credit for onward transaction to YHN. For these customers we will need to provide timely information, advice and often direct assistance to enable them to cope with this cultural shift.

For all of our customers, including those who are not in receipt of benefit, we are committed to providing appropriate support where needed however we will also need to be clear yet firm from the outset regarding contractual obligations and the consequences that can result from non-payment. Of course to ensure a payment culture we will also need to continue to

make it as easy as possible for people to pay and do this by providing a wide range of rent payment options.

The new payment culture will place an imperative on us to make sure that rent is everybody's business. It is essential that everyone who works for us understands that we all have a role to play in helping to maximise our income in order to ensure that we can continue to deliver valuable services.

All front line staff (including those who deal with telephone contacts only), regardless of job function, will require at least contextual knowledge of the new welfare system. We will also need to ensure that all of our staff clearly understand the role of our newly established income management teams and can confidently promote and advise on all the payment methods we offer to ensure that customers are fully aware of all the different options that are available to them. Any interactions with customers, irrespective of original reason, should be viewed as an opportunity to prompt payment where one is due.

Communicating and promoting this enormous shift in payment culture will require an ongoing campaign approach using a variety of appropriate methods tailored to the individual needs of the customer.

5.2 Priority Two: Preparing for Universal Credit

The most fundamental change to the welfare system and that which has the greatest potential to negatively impact upon our income streams is the introduction of Universal Credit. Under the new system, the housing element which replaces housing benefit will be paid direct to the claimant who will be responsible for paying the landlord. We will need to support our customers, using a range of methods and by changing some of the ways in which we work. By doing so we hope to make the transition as smooth as possible to ensure that payments are made when due.

We will also need to make changes to some of our policies, processes and our IT systems to ensure they are fit for purpose going forward. Initiatives to facilitate this include the introduction of any day tenancies and continuing to make more effective use of our customer data. Failure to do so will result in escalating arrears, reduced revenue and ultimately affect our ongoing ability to deliver services.

The first roll out of Universal Credit in Newcastle is scheduled to commence in April 2015, this will include all new single claimants that are eligible for Jobseeker's Allowance. All claimants of the affected benefits are expected to have been transferred over to the new system by 2017. We have already begun to take steps to help ensure that our customers and our organisation are ready for this for example introducing specialist income officers who are able to devote their time solely to income management and supporting customers to meet their contractual obligations.

Like many other social housing providers we have concerns that some of our most vulnerable customers might struggle with the changes and without support would be at serious risk of accruing arrears and worst case is unable to sustain their tenancy. We will proactively seek to identify those customers most at risk of financial harm and work closely with the DWP to instigate managed payments, an alternative payment arrangement which enables the housing element of Universal Credit to be made directly to the landlord. We will also seek to identify those who need practical support particularly in relation to completing applications online.

Communication with tenants about Universal Credit will need to be more than awareness raising, we will also need to strongly encourage customers to tell us when they make a Universal Credit claim and promote a culture of prioritising rent payment. Messages around Universal Credit will need to be reinforced in every communication, ensuring the message is consistent and increasing the likelihood of the message being received.

5.3 Priority Three: Maximising rental income and minimising arrears

We are committed to managing income collection in a socially responsible way. We do this through a proactive and preventative approach, trying to instil a payment culture to prevent the accumulation of arrears and ultimately eviction. However, we recognise there are still improvements that can be made to our day to day internal income management and collection processes which will contribute towards maximising income and minimising arrears.

In 2014 we made a number of changes to improve the way in which we manage and collect income so over the course of this strategy we will need to evaluate the effectiveness of service improvements already put in place including:

- Call2collect, an automated dialling system which contacts tenants in line with our rent escalation policy and prompts payment.
- Rentsense, a rent arrears decision engine which analyses the historical data on a tenant's account in order to prioritise cases and enable our staff to better identify which cases require further immediate action
- Restructuring our housing management teams to enable us to move away from generic tenancy services to more specialist roles including income recovery.

We will also be concentrating on ensuring that we maximise revenue by promoting cost effective methods of collection. Direct Debit is an effective collection method which guarantees customers will pay and pay on time therefore minimising the risk of arrears. It is also the most cost effective method of payment for the organisation in terms of resource spent processing payments. Over the past few years we have campaigned to encourage customers to pay by direct debit and as of January 2015 approximately 5600 customers paid this way. We need to keep working to ensure both staff and customers clearly understand the benefits of direct debit and recognise that we need to take action to continue to increase the number of customers using this payment method.

In order to be able to charge customers for the services we provide we must ensure those services are always available. This means that in relation to the letting of properties, we must continue to work hard to minimise the number of void properties through decreasing re-let times. The faster we are able to re-let empty properties the less possible income we lose. This equally applies to the garages we manage, so going forward we will be exploring new ways of maximising the income we can collect through our garage stock.

5.4 Priority Four- Maximising financial inclusion

Financial inclusion is about being able to access appropriate and affordable financial products and services, and having the knowledge, skills and confidence to use them. There is a strong link between being a social housing tenant and experiencing financial exclusion, benefit dependence and personal debt.

In the current climate, there are many compelling business reasons why we should continue to support our customers to develop financial capability and capacity.

The monthly payment of universal credit into a bank account has been designed to mimic the paid work experience. It assumes that claimants will have a suitable bank account by the time they make a claim and further assumes that claimants will be able to budget their finances accordingly. We will continue to work in partnership to help support our customers to access banking products and take early interventions at pre-tenancy stage to help ensure that customers are suitably banked.

A large proportion of customers are struggling financially with many worse off now than they were compared to two years ago. Coping strategies can include cutting back on food, heat and electricity, falling into debt, depleting savings and selling belongings. Many also borrow money from family and friends and illegal and legal lenders and food banks are playing an ever increasing role in meeting emergency needs. We will continue with a range of initiatives to support our customers in order to avoid financial distress

Unfortunately a large number of our customers, particularly older residents, are affected by fuel poverty and continue to struggle to adequately heat and light their homes. To date we have already implemented a number of environmental improvements to housing stock to improve energy efficiency and reduce household bills. Alongside this we will continue to offer advice and practical support to ensure that those customers who are affected, have access to the full range of benefits and initiatives that are available.

Measures to help our customers manage their money and to access affordable financial products and services is a fundamental part of tenancy sustainment. Changes to the benefit system, coupled with rising living costs and high unemployment rates means that more customers are experiencing money problems. Helping customers prepare for benefit changes by promoting budgeting and rent payment accounts, as well as money advice and financial capability training continues to be an essential part of our income management strategy.

6. Resourcing the strategy

It is estimated that the strategy will require additional resources of up to £10,000 to enable implementation of the action plan. It is anticipated that these additional resources will be drawn from an existing fund, administered by Newcastle City Council, which was set up to enable initiatives aimed at mitigating against the impact of welfare reform in Newcastle.

7. Monitoring the strategy

Progress against the action plan will be monitored through our annual programme board. Our Head of Income and Tenancy Services, who has overall responsibility for this strategy, will provide bi-monthly updates to programme board.

Appendix A

The value and collection of income across YHN

Money owed is raised by YHN and it is then collected by YHN or NCC. The table below demonstrates who is responsible for paying for each income stream and how income is collected across the organisation and highlights the value of each income stream.

Income stream	Value of stream per year £	Responsible for payment	Responsible for recovering arrears whilst still a customer of YHN	Responsible for collecting former tenant and leasehold arrears
Rents (residential)	108,586,042	Tenants, Housing Benefit (HB)	Income and Tenancy Management	Sundry Debt Recovery Team
Service charges included in the rent account	15,052,456	Tenants, HB, Supporting People	Income and Tenancy Management	Sundry Debt Recovery Team
Rents (non residential)	905,180	Tenants	Income and Tenancy Management	Sundry Debt Recovery Team
Rechargeable works	1,369	Tenants	Sundry Debt Recovery Team	Sundry Debt Recovery Team
Recoverable repairs	37,011	Tenants	NCC (Exchequer Services)	
Other (e.g. salary sacrifice, communal area heating)	286,293	YHN Staff, local businesses	NCC (Exchequer Services)	
Furniture invoice	7,513,934	Tenants	NCC (Exchequer Services)	
Community Care Alarm Service (CCAS) invoices	362,000	Tenants, Leaseholders external customers	NCC (Exchequer Services)	
Service charges - Leasehold	421,786	Leaseholders	Sundry Debt Recovery Team	
Major works invoices	242,008	Leaseholders	Sundry Debt Recovery Team	
Ground rent invoices	15,544	Leaseholders	Sundry Debt Recovery Team	
Major works loan accounts	3,810	Leaseholders	Sundry Debt Recovery Team	

Heating only accounts	245,714	Leaseholders freeholders	Sundry Debt Recovery Team	Sundry Debt Recovery Team
Total	£133,673,145			

Table 2 below shows the overall arrears position at the beginning of 2015 for:

- Current Tenant Arrears – rent arrears on current residential tenancies (HRA)
- Current Tenant Sundry Arrears – housing benefit overpayments and court costs.
- Former Tenant Arrears – rent and sundry arrears owed by former tenants.

Table 2

	End of Year 2013/14 £	Week 39 2014/15 4.1.15 £	Year to date Movement £
Current Tenant Rent Arrears – (excluding Byker Community Trust and Leazes Homes)	2,063,684	2,510,904	447,220
Current Tenant Sundry Arrears	501,642	501,555	-87
Former Tenant Rent and linked sundry arrears	3,891,339	4,201,214	309,875
Total Arrears	6,456,665	7,213,673	757,008

Leasehold Service Charge Invoices

The table below shows the balance outstanding as at 31.12.14 for invoices raised in the previous three years and performance against target

Table 3

Year Invoices Raised	Balance Outstanding at 31.12.14 2014/15 £	Percentage Collected of Invoices Raised	Annual Collection Target
2014/2015	9509	97.8%	98.0%
2013/2014	2,985	99.30%	98.0%
2012/2013	2,386	99.49%	97.5%

Major Works Invoices

Leaseholders are invoiced for major works that have been carried out on their property. Table 4 below shows the balance outstanding, the percentage collected of invoices raised during each of the last 3 years and the annual collection target.

Table 4

Year Invoices Raised	Balance Outstanding at 31.12.14 2014/15 £	% Collected of invoices raised	Annual Collection Target %
2014/2015	63,713	71.55%	90%
2013/2014	16,564	90.48%	90%
2012/2013	17,768	94.27%	90%

Income Management action plan 2015-16

Income Management Strategy					
Priority 1- Promoting a positive payment culture					
Ref	Key Activities	Service	Lead Responsibility	Start date	Completion date
1	<p>A workforce that understands the role of income management and can confidently promote payment methods and direct customers to make payments when due by:</p>				
1.1	<p>Delivering an organisational team brief, supplemented by regular communication through the year, to cascade the message that rent is everybody's business and to help all staff better understand why we need to do all we can to ensure that we maximise rental income. The briefing will address and raise awareness about the following:</p> <ul style="list-style-type: none"> – How income is managed across the organisation – The roles and responsibilities of those involved in income management – All payment methods – Online accounts/statements – The advantages of advance payments. – Why we all have a role to play 	Income Service/Business Strategy Team	Daniel McGuinness/Maureen Grainger	May 2015	May 2015

1.2	Developing a bi-monthly bulletin/news rent alert to keep all staff up to date with welfare reform developments. Include information relating to current arrear levels and other income management activity.	Income Service	Donna Gallagher/Maureen Grainger	April 2015	March 2016
1.3	Provide training and/or guidance to enable staff to use any interaction as an opportunity to review rent account and refer to the income management team as appropriate.	Income Service	Maureen Grainger/Donna Gallagher	June 2015	Sept 2015
1.4	Reduce the build-up of arrears at the start of tenancy by ensuring that all housing benefit claims for new tenants are completed by housing options staff at sign up stage.	Housing Options	John Urwin	April 2015	On-going
2	Ensure that customers understand the importance of prioritising rent and paying on time by:				
2.1	Developing and implement an ongoing programme of Rent 1 st communications promoting the prompt payment of rent and re-enforcing that rent payment needs to be our customers 1 st financial priority. Will include regular re-enforcing of contractual obligations and consequences of failing to adhere to them.	Income Service/Business Strategy Team	Maureen Grainger/Daniel McGuinness	April 2015	March 2016
2.2	Recruiting a group of involved customers for 'tenant to tenant' communication that can assist YHN with promoting a payment culture, including promotion of direct debit, and offer insight and suggestions for future initiatives.	Income Service/Business Strategy Team	Heather Horan	July 2015	Sept 2015

2.3	Ensure that as part of the sign up process, all customers are strongly advised about their contractual obligations to pay rent and that a direct debit is set up to facilitate this (unless there are exceptional circumstances that prevent this)	Housing Options	Michael Morris	April 2015	On-going
2.4	Work with the fairer housing unit to review current lettings policy and include expectation that all transferring tenants have a clear rent account and a suitable bank account to facilitate payment by direct debit.	Housing Options	Michael Morris		March 2016
3	Provide a range of accessible and effective payment methods with a particular focus on promoting and developing our digital provision by:				
3.1	Regularly monitoring advances in technology to ensure that we continue to offer customers a wide range of up to date payment methods	Income Service	Maureen Grainger	April 2015	April 2016
3.2	Work in partnership with Newcastle City Council to seek opportunities to improve our current online payment provision	Income Service	Maureen Grainger	April 2015	March 2016
3.3	Identifying customers who are not active users of online rent accounts and carry out targeted promotion, with offer of practical support, to increase awareness and number of active users.	Income Service/Business Strategy Team	Maureen Grainger	June 2015	August 2015

Priority 2- Preparing for Universal Credit					
Ref	Key Activities	Service	Lead Responsibility	Start date	Completion date
4.	Ensure that Universal Credit claims are processed promptly to avoid build-up of arrears by:				
4.1	Review tenancy agreement to enable the introduction of any day tenancy start dates to align with the administration of Universal Credit	Tenancy and Estate Management	Allison Allison	April 2015	March 2016
4.2	Trial the implementation of a two week check with new UC claimants to check progress of claim and determine if any further support is required	Income Service	Maureen Grainger	May 2015	December 2015
5	Provide practical support to help customers to enable them to complete and manage their universal credit applications by:				
5.1	Undertaking a pilot involving at least 40 digitally excluded tenants to equip and enable them through dedicated support and training to be able to complete their Universal Credit application online.	Business Strategy Team	Heather Horan	April 2015	June 2015
5.2	Recruit 20 digital community champions with a remit to provide support to other customers to enable them to complete universal credit application and enable them to pay online.	Business Strategy Team	Heather Horan	July 2015	Sept 2015

5.3	In consultation with customers, produce an effective toolkit to help support tenants to complete a Universal Credit form and make this available in our offices and on our website.	Business Strategy Team/ Income Service	Heather Horan/Donna Gallagher	April 2015	June 2015
5.4	Explore different opportunities to provide universal credit application sessions with pc/internet access to support those tenants who need additional practical support to complete and manage a claim.	Business Strategy Team/Employability	Heather Horan/Stuart Clarke	June 2015	October 2015
6	Keep staff up to date with Welfare Benefit developments by: Provide all frontline staff with basic Universal Credit training/guidance possibly as part of a wider benefits e-learning package.	Income Service	Donna Gallagher	June 2015	December 2015
6.1	Regularly update our dedicated welfare reform site, including links to news articles and implementation timeline as it becomes clear	Income Service	Donna Gallagher	April 2015	March 2016
6.2	Develop and regularly update a library of useful welfare reform information videos and upload onto the Sharepoint site.	Income Service	Donna Gallagher	April 2015	March 2016
7.	Keep customers up to date with Welfare Benefit changes by:				
7.1	Use of database of customer email addresses to send targeted communications to those who we know/suspect will be affected by the changes. To include details on how to access internal/external support.	Business Strategy Team	Daniel McGuinness/Donna Gallagher	April 2015	March 2016

7.2	Re-launch and possibly rebrand our welfare reform awareness campaign. Consider the possibility of joining an existing campaign in order to easily access promotional materials including flyers, stickers, posters etc.	Income Service/Business Strategy Team	Daniel McGuinness/ Donna Gallagher	April 2015	August 2015
7.3	Consider implementation of social media 'talk to us' days on twitter and facebook or a live chat option via our website as means of answering basic questions, providing and signposting information and promoting understanding.	Income Service/Business Strategy Team	Donna Gallagher/Daniel McGuinness	July 2015	July 2015
7.4	Make use of, and make available via the YHN website, the wide range of free national information and advice tools. Including the Universal Credit toolkit developed by the Money Advice Service.	Income Service	Donna Gallagher	April 2015	March 2016

Priority 3- Maximising rental income and minimising arrears					
Ref	Key Activities	Service	Lead Responsibility	Start date	Completion date
8	Improved benchmarking on our performance by:				
8.1	Using Housemark we will routinely benchmark our rent collection performance against other housing providers. We will report our performance against the housemark rent collection indicators to both our management team and wider management team.	Business Strategy Team	Richard Burns	April 2015	On-going

9	Increase the level of rent paid on time or in advance by:				
9.1	Explore options that would enable all new tenants to make their first payment in advance at sign up.	Income Service	Maureen Grainger	October 2015	April 2016
10	Promote direct debit as the preferred payment method by:				
10.1	Audit the impact of the existing staff and customer direct debit incentive schemes.	Income Service	Maureen Grainger/Heather Horan	May 2015	July 2015
10.2	Benchmark with other organisations to understand impact of 'recommend a friend' and other direct debit incentive schemes with view to implementing if successful.	Business Strategy Team	Richard Burns	April 2015	June 2015
10.3	Develop and implement a new direct debit promotion email and SMS based campaign.	Income Service	Maureen Grainger	July 2015	September 2015
10.4	Ensure that all participants in customer involvement led activities are encouraged to sign up to direct debit and made aware about our new YHN pay app by providing guidance and information on how to do this	Business Strategy Team	Heather Horan	April 2015	March 2016
11	Effective processes, policies and systems in place to support the collection of arrears:				
11.1	Evaluate the impact of Call2Collect automated telephone dialling system and report findings and any recommendations to YHN Management Team	Income Service	Allison Allison	April 2015	October 2015

11.2	Evaluate the impact of RentSense software and report findings and any recommendations to YHN Management Team	Income Service	Allison Allison	April 2015	August 2015
12	Improving intelligence about our customers:				
12.1	Conduct and complete appraisal of the possible benefits of obtaining customer credit information through Experian	Business Strategy Team	Richard Burns	April 2015	June 2015
13	Maximise the revenue we receive from garage rents by:				
13.1	Exploring possibilities of actively promoting other garage uses to increase take up of long standing empty garages including 'make your own money' scheme	Housing Options	Joanne Raffo	June 2015	September 2015
13.2	Targeted promotion of direct debit to all garage tenants.	Income Service	Maureen Grainger	June 2015	September 2015

Priority 4- Maximising Financial Inclusion					
Ref	Key Activities	Service	Lead Responsibility	Start date	Completion date
14	Support customers to access affordable credit by:				
14.1	Work with Moneywise to explore new opportunities to increase YHN customer access and exposure to the services that they provide including promotion on rent statements and website.	Advice and Support	Suzanne Halliwell	April 2015	March 2016
14.2	Raise awareness about credit unions amongst school pupils by continuing to financially contribute towards the credit union volunteer schemes in schools.	Advice and Support	Suzanne Halliwell	April 2015	March 2016
14.3	Introduce tenner take up campaign for YHN customers who join Moneywise through new Walker collection point.	Advice and Support	Suzanne Halliwell	September 2015	March 2016
15	Support customers to combat fuel poverty by:				
15.1	Developing and implementing a telephony based Warm Home Discount Scheme take up campaign targeted at those who may be eligible to receive money off their energy people including people with disabilities and parents with children under 5	Advice and Support	Suzanne Halliwell	July 2015	Jan 2016
16	Maximising tenant income by:				
16.1	Carrying out a targeted communication campaign promoting take up of Universal Credit aimed at working under 25's who are better off under UC	Advice and Support	Suzanne Halliwell	TBC*	TBC*

17	Raise the profile of the risks associated with illegal money lending (loan sharks)by:				
17.1	Working in partnership with the Illegal Money Lending Team to provide refresher training for frontline staff through area briefings to ensure staff are able to recognise the signs of/ and report illegal money lending.	Advice and Support	Suzanne Halliwell	Sept 2015	December 2015
18	Improve customer access to appropriate banking products by:				
18.1	As part of the pre-tenancy risk assessment process, develop a process to enable our ASW staff to provide direct support to customers to open up a bank account prior to an offer of tenancy being made.	Advice and Support	Suzanne Halliwell/Lynsey Dunlop	May 2015	June 2015
18.2	Exploring alternative partnerships with local banking organisations to improve customer access to appropriate bank accounts.	Income Service	Lynsey Dunlop	April 2015	April 2016
19	Provide practical support to enable customers to sustain their tenancies by:				
19.1	Secure external funding to enable us to continue to provide household items, such as white goods/carpets to those tenants identified as being in immediate financial need and at a risk of being unable to sustain tenancy	Advice and Support/Business Strategy	Suzanne Halliwell	April 2015	March 2016
19.2	Run two financial capability sessions as part of the United for Employment courses.	Advice and Support	Suzanne Halliwell	April 2015	March 2016

20	Support Newcastle City Councils financial inclusion strategy by:				
20.1	Continuing to contribute towards the work of the Newcastle Financial Inclusion group through attendance at partnership meetings.	Advice and Support	Suzanne Halliwell	April 2015	On-going
21	Improve take up of contents insurance by :				
21.1	Introducing a new field on Northgate to capture information relating to insurance and develop a process to collect this information.	Income Service	Lynsey Dunlop/Ian Rowell	July 2015	September 2015
21.2	Undertake a review of our existing insurance process to identify additional opportunities for improving take up of insurance amongst new and existing tenants.	Income Service	Lynsey Dunlop	April 2015	June 2015
21.3	Developing a new communications campaign to increase awareness of the benefits of having contents insurance	Income Service	Lynsey Dunlop	July 2015	September 2015
21.4	Undertake consultation with a sheltered scheme to find out what they think of the idea of automatic opt in contents insurance being included in the rent charges.	Income Service	Lynsey Dunlop	January 2016	March 2016