1. **SUMMARY**

1.1. The previous Cabinet Report (Review of the Cashiers Service) dated 16 December 2008 recommended closure of the Church Hill Cashiers Office, this was agreed pending further consultation with the final decision delegated to the Executive Director for Environment and Regeneration in consultation with the Deputy Leader. However, it has since been requested by the Deputy Leader that the final decision be made by Cabinet.

2. **RECOMMENDATION**

2.1. **For Cabinet Decision**

2.1.1. Cabinet is requested to agree:

a) Closure of the Church Hill Cashiers Office is fully implemented by 30 November 2009.

b) That the findings of the Cashiers Service Customer Consultation be used to inform the scope of the Transition Project that will
manage the phased changeover to other cash payment channels.

3. **REASONS FOR DECISION**
   3.1. This is a key decision for Cabinet as it will have a significant impact on budget and the delivery of the cashier’s service. It will also impact on residents from more than one ward.

4. **PROPOSAL**
   4.1. The full proposal is described in the original Cabinet Paper at Appendix 1.

5. **ALTERNATIVES CONSIDERED**
   The other options considered are:
   1. Do nothing and maintain the status quo.

   **These alternatives were rejected for the following reasons:**
   2. The do nothing option was rejected as it is not an acceptable alternative and will not generate the savings that have been identified (£111,787 full in year savings).

6. **CONSULTATION**
   6.1. Following on from an exit survey of Church Hill Cashiers Office customers for a week in November 2008, further consultation was conducted with users. This comprised of 8 on-site in-depth interviews conducted on 12 February 2009 with customers that fitted the typical customer profile to gain in-depth information about reasons for using the Church Hill Cashiers Office and awareness of, and support required to use, alternative payment methods.

   6.2. This consultation was then supplemented with a postal survey to 430 customers who had signed up to take part. The survey was sent out between 1 April 2009 and 27 April 2009, with follow-up phone interviews undertaken amongst those that had not returned the paper questionnaire. The final number of respondents to this survey was 220, which represents a 52% response rate.

   6.3. Although 52% is an excellent response rate for a postal survey, the list of customers included in the postal consultation was compiled directly by the Cashiers Service themselves and the precise nature of how this was done or how it was positioned is not clear. Therefore, although the consultation is representative of the views of regular customers of the cash office, it is not necessarily representative of all cash paying customers across the borough or residents as a whole.
6.4. The consultation information should not be considered in isolation but as part of the wider evidence base outlined in the previous Cabinet Paper.

6.5. The in-depth interviews, postal and telephone survey were conducted by Plus 4 Market Research, a well established, independent market research company operating under the Market Research Society (MRS) Code of Conduct (The MRS is the professional body for market research in the U.K).

6.6. The key findings of the in-depth interviews and postal/telephone survey are as follows (the draft executive summary of the report is attached at Appendix 2):

   a) Cash Office customers visit regularly and have a long history of use – 68% of respondents use the Cash Office at least fortnightly and 79% have used the Cash Office for over 5 years.

   b) Satisfaction levels with the Cash Office are high (99% of respondents said they were at least very/fairly satisfied). Over 80% of customers said they use the Cash Office due to the following reasons: the staff were friendly, they feel confident that the payment has been registered and it is easy for them to get to.

   c) Cash Office customers tend to use the Cash Office to pay their Housing Rent (cited by 75% of respondents) and Council Tax (cited by 71% of respondents).

   d) There are opportunities to encourage greater use of the Waltham Forest OneCard (used by 59% of respondents).

   e) Cash Office customers have low levels of use of debit/credit cards or internet banking with 48% stating ‘none of the above’ and a further 11% declining to answer the question.

   f) There are fairly high awareness levels of alternative pay channels – 72% of customers are aware of the Post Office and 59% were aware of PayPoint.

   g) However, there is relatively little actual experience of using these transaction options – 39% said they had used the Post Office to make a cash payment and 26% had used a PayPoint outlet.

   h) There is also relatively little experience of making non-cash payments to the Council – 10% of respondents have previously used Direct Debit and 6% have posted cheques to the Council.

   i) There are a number of concerns that Cash Office customers have of alternative methods such as them being less secure (cited by 24% of respondents), less reliable (23%) or take too long (22%). Lack of knowledge/information did not come through as a significant
barrier with just 8% saying that they did not know about other methods.

j) If alternatives are to be promoted and used, 31% said that they would use the Post Office and 28% said they would use PayPoint. There are low levels of support for using non-cash payments, such as Direct Debit (cited by 8% of respondents) and on-line (cited by 2% of respondents).

k) Cash Office Customers said they would welcome written information on a list of alternative payment options (cited by 31% of respondents) and a wider choice of payment choices (cited by 22%) – something they could use and keep with them over a period of time.

6.7. These concerns will be addressed as follows:

a) Support will be put in place to facilitate access to alternative provision; initially this will be in the form of a written publication promoting the alternatives and their locations around the borough, backed up by face to face and telephone support. This will be facilitated by WFD (shops and contact centre).

b) WFD will also provide information services previously provided by Cash Office staff (including facilitated online checking of Council Tax and Rent balances).

c) It should also be noted that both Post Offices and PayPoint outlets in the borough are now displayed on the “My Place” map portal on the Council’s website (see Appendix 4). This information will also be actively promoted by WFD.

d) It is acknowledged that online and direct debit are not likely to be suitable or popular alternatives and little would be gained by promoting these alternatives significantly as part of the Transition Project. The most relevant alternatives will be the Post Office and PayPoint using the Council’s OneCard. The emphasis of payment security from these sources will emphasised by WFD.

e) Clear guidance and information will be provided to ensure that residents are assured of the secure and reliable nature of Post Office and PayPoint payments.

f) It will also be made clear to residents, as with most banking payments, that they will need to leave a recommended period of time between the date they make a Post Office or PayPoint payment and the date on which the payment is due.

g) Lastly, it is understood that use of the Cash Office has been habitual amongst many customers and there are high levels of attachment to the service. This means that the communications accompanying the transition will need to be handled sensitively and
comprehensively. To assist in this process, a staged closure of the Church Hill Cash Office will be considered to enable customers to acclimatise to the new payment channels.

h) Funding of £63,000 has been set aside to establish and run the Transition Project, this will provide for:

- A dedicated Project/Change Manager for 6 months.
- A communications budget to ensure that residents are engaged effectively during the transition process.
- Building changes required at the Town Hall Cash Office.
- Additional OneCards and associated services.

7. **IMPLICATIONS**

7.1. **Financial**

7.1.1. The implications are described in the original Cabinet Paper at Appendix 1.

7.2. **Legal**

7.2.1. The implications are described in the original Cabinet Paper at Appendix 1.

7.3. **Human Resources**

7.3.1. The implications are described in the original Cabinet Paper at Appendix 1.

7.4. **Health Impact Assessment**

7.4.1. A full risk assessment will be carried out before the implementation of the proposals and any risks identified and mitigated.

7.4.2. Health and Safety assessments will be completed in cooperation with the Safety Management Unit and Union representation.

7.5. **Equality Impact Assessment**

7.5.1. The updated EIA is at Appendix 3.

7.5.2. Two specific recommendations emerged from the second round of consultation that will help to ease the transition for older and disabled customers, these have been added to the action plan at Appendix 3:

a. Consider adopting a phased approach to the closure of the cash office.

b. Ensure that customers are supported through the transition is with hard copy communications, particularly
detailing the locations of Post Office and PayPoint outlets and guidance on their use.

7.6. Climate Change Impact Assessment
7.6.1. The assessment is detailed in the original Cabinet Paper at Appendix 1.

8. CONCLUSION
8.1. The postal consultation exercise has confirmed that existing regular customers of the Church Hill Cash Office would prefer for the office to remain open. However, the consultation has also made clear that their concerns can be addressed by ensuring that the Transition Project implements the changes in a considered and comprehensive manner.

Background Information:
The Access to Services strategy at:

http://www.walthamforest.gov.uk/a2s-strategy.pdf

This report has been cleared after discussion with the Deputy Leader
Signed ..........................    Date .............................

Portfolio Member for ..............................
1. **SUMMARY**

1.1. A review was carried out on the Cashiers Service from August 2008 through to early September 2008, using 15 months of performance data from the 1 April 2007 to the 31 August 2008. The review shows that over the last 15 months a total of £33.3million was paid by cheque for Council Tax, Housing Rent, Business rates and SAP invoices, whilst £13.9 million was paid by cash for the same services. The review examined the way the service is currently delivered and this report gives recommendations on improvements that should be made to deliver this service in the most cost effective way. The recommendation if implemented will result in cashable savings of £76,787 for 2010/2011 and £111,787 per annum for 2011/12.
2. RECOMMENDATION
   2.1. For Cabinet Decision
      2.1.1. Cabinet is requested to agree Option 1.

      l) Agree in principle, to close the Church Hill Cash Office by 30th June 2009 subject to consultation and outcome of further equalities assessment as set out in Appendix 7.

      m) After the completion of the consultation it will be delegated to the ED for Environment and Regeneration in consultation with the portfolio holder for Service Modernisation the final decision whether or not to close the office.

      n) To note that WFD shops will handle debit/credit card payments and that customers who wish to pay by cheque for Council Tax, Housing Rent, Business Rates and SAP Invoices will have to send their payments by post to the Town Hall Cash Office.

      o) To centralise the Cashiers back office function at the Town Hall and the cashier’s face-to-face frontline staff, which will become part of the Finance Directorate.

      p) To note that the cashier’s face-to-face staff in the Town Hall will only provide service to the following customers: internal council staff, Receivership, Building Regulations (with exemption to those customers who have received a final summons notice to the Bailiffs for Council Tax and Housing Rent.)

      q) To note that cheque and cash payments to other channels as set out at Appendix 2 (e.g. Paypoint via the OneCard or Council Tax Peel Out Card).

      r) To agree funding of £59,000 to cover costs associated with the closure of the existing service, the cost of marketing, publicity, the rollout of additional OneCards and the cost of the existing Capita contract, which would then be recovered from the 2009/10 and 2010/11 savings associated with the closure.

3. REASONS FOR DECISION
   3.1. This is a key decision for Cabinet as it will have a significant impact on budget and the delivery of the cashier’s service. It will also impact on residents from more than one ward.

4. PROPOSAL
   4.1. The Council’s Access 2 Service Strategy was approved in June 2007, and the Access 2 Service Programme Board was set up in September 2007 to initiate projects around Customer Access. One of the projects is Mainstreaming Waltham Forest Direct (WFD); this aims to
continually improve the way that services are delivered, providing different access channels to meet the individual needs of the user, whilst making some efficiency savings.

4.2. As part of the Mainstreaming WFD project, the Cashiers Service was identified as a service that could benefit from change whilst making savings to support the Council’s Efficiency Review. These recommendations support future service delivery and are in line with best practice adopted by other local authorities.

4.3. The Cashiers Service form part of Waltham Forest Direct (WFD) and approximately 45% of council services are provided through the WFD brand, specifically through the Call Centre, WFD Shops and Web. Payment for council services can be made through these access channels. Additionally there are 158 Pay Point outlets located around the Borough (including the 26 Post Offices), which only accept payments for Council Tax and Rent, using the OneCard or the Council Tax Peel Out Card.

4.4. There are two cash offices located in the Borough; at the Town Hall and Church Hill. There are also three Payment Handy tills, which accept cheques and cash, located at Ascham Homes Wood Street, WFD Shop Leyton and the Tenancy Management Office Friday Hill.

4.5. The Town Hall Cash Office has two main functions - back office for internal council services and face-to-face services for Receivership and Building Regulations. Church Hill Cash Office provides front office services, taking various council service payments and is open to the general public Monday to Friday, 9am to 4.30pm, with a daily visitor footfall of 400 per day.

4.6. It is proposed that the Town Hall Cashier Service will only provide back office for internal council services and the face-to-face services for Receivership, Building Regulations, (with exemption to those customers who have received a final summoned notice to the Bailiffs for Council Tax and Housing Rent.) There will be slight increase in visitors footfall but should not have significant impact on the number of customers in the Town Hall.

4.7. The recommendation is to migrate customers through clear marketing campaigns promoting the different access channels to make payments, including the use of Pay Point outlets and Post Offices. The Post Office Head Office has confirmed the 26 Post Offices located within the borough will remain open for the foreseeable future with no current plans for closure.

4.8. It is recommended that the migration starts from January 2009 through to end of May 2009 with review periods, giving customers plenty of time to adapt to using the different access channels (see Appendix 2).

4.9. The staffing for Church Hill and Town Hall Cash Offices consists of 8.4 FTE, with staffing costs of £289,300 for 2008/09. The cashier’s back office function and cashier’s face-to-face staff will be located at the Town Hall, which will become part of the Finance Directorate. The remaining 2.4 FTE posts within the Cashiers Service will be deleted
realising a saving of £86,133 per annum from 2010/2011 (see Appendix 3).

4.10. The council leases the Church Hill Cash Office and pays a peppercorn rent plus £13,900 per annum for accommodation running costs. The closure of the Church Hill Cash Office by June 2009 will enable the Council to review the future use of the property in accordance with the constitution. If the property is disposed of, or the lease surrendered, any premium received would provide funding for the Council’s Capital Programme (see Appendix 4).

4.11. A draft high-level implementation plan is at (Appendix 5).

5. ALTERNATIVES CONSIDERED

The other options considered are:

2. Option 2 - Install Self-Service Payment Kiosks into the WFD shops once funding has been identified.

3. Option 3 - Do nothing and maintain the status quo.

These alternatives were rejected for the following reasons:

3. Option 2 was rejected on the basis that there is no funding available to implement Self-Service Payment Kiosks. The estimated cost for implementing is £225,990, however the new Parking Service Contract supplier will need to have provision for taking cash for Parking fines and Parking permits. This may enable an additional payment channel for other services.

4. Option 3 The do nothing and maintain the status quo approach was rejected as it is not an acceptable alternative and will not generate the improvements and savings that have been identified.

6. CONSULTATION

6.1. Informal consultation exercises have taken place with the Cashiers Management Team, Merchant Services Project, Property Services and ICT.

6.2. A recent customer survey was carried out for one week at Church Hill Cash Office to get a snapshot why customers use Church Hill to make payments as opposed to using the other payment channels. From the customers surveyed, 63% of those surveyed were from E17. 14% were from E4, 11% from E10, 6% from E11 and the remaining 6% were from IG8 and postcodes outside the borough. The largest proportion of customers at 75% visited to pay Council Tax and Housing Rent; the same proportion as paid by cash. 18% of customers paid by cheque and 10% paid by debit card for the same services (see Appendix 6).

6.3. The customer types who use Church Hill Cash Office based on the customer survey shows, 34% are White British, 18% Asian & Pakistani
followed by 14 % Black Caribbean British. (51%) of customers visit Church Hill Cash Office once a month, followed by 26% visit once a week. A further consultation will be carried out over a four-week period with users of the Church Hill Cash Office to obtain feedback on the recommended option and identify why they are not using the other payment channels.

6.4. The results of the customer survey carried are at (Appendix 6).

6.5. Property Services will review the future use of the property in Church Hill in accordance with the constitution. If the property is disposed of or the lease surrendered, any premium received would provide funding for the Council’s Capital Programme.

7. IMPLICATIONS

7.1. Financial

7.1.1. The current budget for the Cashiers’ Service is £358,200 excluding recharges in. In addition, further budget totaling £8,300 to fund business rates, rent and utilities is available in a centrally controlled budget. Closure of Church Hill Cashiers’ Office will result in an initial additional cost to the Council in the current financial year of £59,000, for which there is no budget. These additional costs will need to be funded to ensure success of this proposed closure and to ensure that there is a seamless transition to the newly provided service.

7.1.2. There will be no increase on the insurance cover for the Town Hall Cashiers Service as the council has appropriate cover in place.

7.1.3. If the proposed closure occurs at the end of June 2009, the total savings will be £84,059. Additional costs of £59,000 will need to be incurred and these will result in a net saving for 2009/10 of £10,059. These figures do not take account of any associated redundancy costs, or the capitalised cost of early retirement.

7.1.4. A summary of the total savings for the Council over a four year period are shown in the Table 1 below.

<table>
<thead>
<tr>
<th>Description</th>
<th>2008/09 Year 1 - £</th>
<th>2009/10 Year 2 - £</th>
<th>2010/11 Year 3 - £</th>
<th>2011/12 Year 4 - £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staffing</td>
<td>0</td>
<td>(64,600)</td>
<td>(86,133)</td>
<td>(86,133)</td>
</tr>
<tr>
<td>Premises</td>
<td>0</td>
<td>(10,675)</td>
<td>(13,900)</td>
<td>(13,900)</td>
</tr>
<tr>
<td>Handy Till Costs</td>
<td>0</td>
<td>(8,784)</td>
<td>(11,754)</td>
<td>(11,754)</td>
</tr>
<tr>
<td>Costs associated with closure and Capita contract</td>
<td>59,000</td>
<td>74,000</td>
<td>15,000</td>
<td></td>
</tr>
<tr>
<td>Net (saving)/Cost</td>
<td>59,000</td>
<td>(10,059)</td>
<td>(76,787)</td>
<td>(111,787)</td>
</tr>
</tbody>
</table>
APPENDIX 1 - Original Cabinet Paper (December 2008)

7.2. **Legal**

7.2.1. The Council provides the Cashiers Office to facilitate the collection of rents, council tax and other payments due to the Council. Its power to do so can be found under section 111 of the Local Government Act 1972 enables the Council to do anything, including incurring expenditure, borrowing or lending money or acquiring or disposing of any property or rights, which facilitate or are conducive or incidental to the discharge of their functions and/or its well-being powers under section 2 of the Local Government Act 2000.

7.2.2. When substantially altering service provision as, in this case, it can be an expectation that there is consideration of whether to consult with those affected and to have due regard to the decision on the delivery of the Council's various equalities duties. Consultation has taken place as well as an appropriate Equalities Impact Assessment that addresses the adverse impact of the proposal on the affected groups, for example the elderly.

7.2.3. The future use of the property will be determined in accordance with the Property Procedure Rules.

7.3. **Human Resources**

8.1.1. There are 2.4 fewer posts in the proposed revised structure than in the current structure. All posts are currently filled. The Council’s Managing Change procedures under the HR Framework for Managing People will be followed in implementing the closure of the cash office, if this is agreed. This will include a 25 working day consultation period, and any ring-fencing, redeployment or redundancies will also be carried out in accordance with these procedures. Although there is a reduction in overall posts, there are currently vacancies in WFD more widely; it is possible that there may be vacancies will be suitable for redeployment, subject to there continuing to be vacancies at the relevant time.

7.4. **Health Impact Assessment**

7.4.1. A full risk assessment will be carried out before the implementation of the proposals and any risks identified and mitigated.

7.4.2. Health and Safety assessments will be completed in cooperation with the Safety Management Unit and Union representation.

7.5. **Equality Impact Assessment**

7.5.1. An Equality Impact Assessment accompanies this report at (Appendix 7). The customer survey carried out recently showed 55% of the customers were female, 34% describe themselves
as White British, 18% Asian and Pakistani, and 14% describe themselves as Black Caribbean British. The largest represented age group is 65 plus, followed by 19% each from the 25 to 34 age group and 35 to 44 age group.

7.5.2. The overall impact of the proposed closure is likely to be disproportionately negative for older people, disabled people and people from Pakistani communities who are high users of the service and use cash as their payment method.

7.5.3. These users will be supported to migrate to other channels including the OneCard or Council Tax Peel Out Card to pay at their local Pay Point outlet or Post Office. Targeted marketing campaigns will need to be designed and implemented for each of the user groups with the aims of giving them choices and to give them confidence that alternative payment channels are accessible and easy to use.

7.5.4. WFD Customer Service Advisors and Cashier staff will be trained to be effective change agents to support these users to adopt the other payment channels, as well as giving the users confidence and reassurance letting them know where they can pay their Council Tax, Housing Rent, Business Rates, and SAP Invoices.

7.5.5. The proposals meet the Council’s duties to have regard to the equality impact of the decision and take appropriate mitigating steps.

7.6. Climate Change Impact Assessment

7.6.1. The closure of the Church Hill Cash Office will provide customers with more access points around the Borough, enabling payments to be made at their local Pay point outlet or Post office or their nearest WFD shop. This will help reduce the carbon footprint, as customers will no longer need to make use of public transport (or their own) to make payments at one centralised payment office. Evidence based on the customer survey show that 14% of customers travel from E4 and 11% travel from E10 to make payments for Council Tax and Housing Rent.

8. CONCLUSION

8.1. The review has concluded that the Cashiers Service can be improved by introducing more effective working practices and business systems. By aligning these improvements with the proposed changes to the Council’s new cash receipting system, it will offer our customers the facilities to make payments at more locations throughout the Borough.

8.2. The review concludes that a comprehensive marketing strategy for the proposed payment channel shift is essential to ensure the seamless migration of customers.
8.3. The review has also concluded that the back office functions currently carried out by the Cashiers Service are not suited to the WFD environment and would be more appropriately located within the Finance Directorate.

8.4. These proposals will build on this Council’s strategy to provide integrated and joined up services.

8.5. Best practice across other Local Authorities has been reviewed as part of this work. Indications show that they are embracing the move away from cash and using alternative payment methods combined with new technology in delivering cashiers services.

Background Information: The Access to Services strategy at:

http://www.walthamforest.gov.uk/a2s-strategy.pdf

This report has been cleared after discussion with the Portfolio Member

Signed ..............................................  Date 26 June 2009

Portfolio Member for Finance and Resources
APPENDIX 1 - Original Cabinet Paper (December 2008)

Appendix 1
From 1st April 2007 to 31st August 2008 15 months
Note WFD Shops started to take debit and credit card payments from 1st December 2007.

Graph 1
Payments Totals by Payment Method across Access Channels

Graph 2
Payment Totals by Services Across Access Channels
Appendix 1

Graph 3 Breakdown of Payment Type for Church Hill from 1st April 07 to 31st August 2008 15 months period.
### Appendix 2 - Payment Type Migration Plan

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Current Payment Method</th>
<th>Future Payment Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Council Tax</td>
<td>Church Hill Cash Office</td>
<td>• OneCard or Peel Out Card used at PayPoint or Post Office</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Direct Debit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Debit or Credit Card through Call Centre or Web</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Cheque by Post</td>
</tr>
<tr>
<td>Housing Rent</td>
<td>Church Hill Cash Office</td>
<td>• OneCard at PayPoint or Post Office</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Direct Debit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Debit Card through Call Centre or Web</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Cheque by Post</td>
</tr>
<tr>
<td>Business Rates</td>
<td>Church Hill Cash Office</td>
<td>• Direct Debit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Debit Card through Centre and Web</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Cheque by Post</td>
</tr>
<tr>
<td>Direct Cash Sap Invoices</td>
<td>Church Hill Cash Office</td>
<td>• Debit Card through Call Centre and Web</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Cheque by Post</td>
</tr>
<tr>
<td>SAP Invoices</td>
<td>Church Hill Cash Office</td>
<td>• Debit Card through Call Centre and Web</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Cheque by Post</td>
</tr>
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</table>
Appendix 3 - Proposed Structure for Town Hall Cashiers Office

<table>
<thead>
<tr>
<th>Position</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Town Hall Cashiers Office Mgr</td>
<td>1</td>
</tr>
<tr>
<td>Town Hall Cash Office Mgr</td>
<td>1</td>
</tr>
<tr>
<td>Town Asst Cash Office Mgrs</td>
<td>1</td>
</tr>
<tr>
<td>Town Hall Back Office Cashier</td>
<td>1</td>
</tr>
<tr>
<td>Face-to-Face cashiers</td>
<td>2</td>
</tr>
<tr>
<td>Total FTE Posts</td>
<td>6</td>
</tr>
</tbody>
</table>

Deletion of Cashiers posts: 2.4 FTE
PO1, SO1, SC5
Savings £86,133.00 (2010/11)
### Appendix 4 - Financial Business Case

<table>
<thead>
<tr>
<th></th>
<th>CAB 2008</th>
<th>CAB 2009</th>
<th>CAB 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accommodation</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cleaning</td>
<td>3,000</td>
<td>4,000</td>
<td>4,000</td>
</tr>
<tr>
<td>Roof</td>
<td>1,600</td>
<td>1,600</td>
<td>1,600</td>
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<tr>
<td>Rates</td>
<td>3,975</td>
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<td>Utilities</td>
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<td>Insurance</td>
<td>375</td>
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<td>500</td>
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<tr>
<td><strong>Total Accommodation</strong></td>
<td>0</td>
<td>10,675</td>
<td>13,900</td>
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<tr>
<td><strong>Staffing</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.4fte posts</td>
<td>64,600</td>
<td>86,133</td>
<td>86,133</td>
</tr>
<tr>
<td><strong>Total Staffing</strong></td>
<td>0</td>
<td>64,600</td>
<td>86,133</td>
</tr>
<tr>
<td><strong>Removal of Handy Tills</strong></td>
<td>6,630</td>
<td>8,840</td>
<td>8,840</td>
</tr>
<tr>
<td><strong>Maintenance of Handy Tills</strong></td>
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<td>2,464</td>
<td>2,464</td>
</tr>
<tr>
<td><strong>Handy Till Envelopes</strong></td>
<td>304</td>
<td>450</td>
<td>450</td>
</tr>
<tr>
<td><strong>Total Handy Tills</strong></td>
<td>0</td>
<td>8,784</td>
<td>11,754</td>
</tr>
<tr>
<td><strong>Total Savings</strong></td>
<td>0</td>
<td>84,059</td>
<td>111,787</td>
</tr>
<tr>
<td><strong>Additional One Off costs</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building Works TH</td>
<td>15,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consultation and Marketing</td>
<td>6,000</td>
<td>6,000</td>
<td></td>
</tr>
<tr>
<td>Project Management</td>
<td>8,000</td>
<td>8,000</td>
<td></td>
</tr>
<tr>
<td>Additional One Cards</td>
<td>10,000</td>
<td>10,000</td>
<td></td>
</tr>
<tr>
<td>Capita contract</td>
<td>35,000</td>
<td>35,000</td>
<td>35,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>59,000</td>
<td>74,000</td>
<td>35,000</td>
</tr>
<tr>
<td><strong>Net (Savings)/Costs</strong></td>
<td>59,000</td>
<td>(10,059)</td>
<td>(76,787)</td>
</tr>
</tbody>
</table>
## Appendix 5 - High Level Draft Project Plan

<table>
<thead>
<tr>
<th>Task No</th>
<th>Milestones</th>
<th>Plan Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td><strong>Plan Title</strong></td>
</tr>
<tr>
<td>1.01</td>
<td>Project Initiation</td>
<td>RM</td>
</tr>
<tr>
<td>2.04</td>
<td>Operational Implementation Dec 08 to May 09</td>
<td>RM</td>
</tr>
<tr>
<td>2.05</td>
<td>Carryout 1 Week Customer Survey on Church Hill Users</td>
<td>RM</td>
</tr>
<tr>
<td>2.06</td>
<td>Prepare Survey Results</td>
<td>RM</td>
</tr>
<tr>
<td>2.07</td>
<td>Prepare Equality Impact Assessment</td>
<td>RM/FR</td>
</tr>
<tr>
<td>2.08</td>
<td>Prepare Customer Consultation Materials</td>
<td>RM/Consultation &amp; Comms Team</td>
</tr>
<tr>
<td>2.09</td>
<td>Carreyout 4 Week Customer Consultation with Church Hill Users</td>
<td>RM/RR/Consultation Team</td>
</tr>
<tr>
<td>2.10</td>
<td>Produce High Level Report on the Outcome of Consultation</td>
<td>RM/FR</td>
</tr>
<tr>
<td>2.11</td>
<td>staff to go through P/R re-organisational changes</td>
<td>RM/FR</td>
</tr>
<tr>
<td>2.12</td>
<td>Start to Migrate Church Hill Users to different Payment Channels</td>
<td>RM/FR</td>
</tr>
<tr>
<td>2.13</td>
<td>Monitor the number of Customers Migrated to Direct Debit, Cheque, Debit and Credit Card</td>
<td>RM/FR</td>
</tr>
<tr>
<td>2.14</td>
<td>Monitor voids, Staff</td>
<td>RM/FR</td>
</tr>
<tr>
<td>2.15</td>
<td>Removal of Handy Tills</td>
<td>RM/FR</td>
</tr>
<tr>
<td>2.16</td>
<td>Implementation and Testing of Cheque Recapping System in WFD Shops</td>
<td>RM/FR</td>
</tr>
<tr>
<td>2.17</td>
<td>New Processes and Procedures to be implemented and staff trained before go live</td>
<td>RM/FR</td>
</tr>
<tr>
<td>2.12</td>
<td>Town Hall Building Works Completed</td>
<td>Property Services</td>
</tr>
<tr>
<td>2.13</td>
<td>Back Office Staff Moved Over to Town Hall</td>
<td>RM/FR</td>
</tr>
<tr>
<td>2.14</td>
<td>Remaining staff to stay at Church Hill until Closure</td>
<td>RM/FR</td>
</tr>
<tr>
<td>2.15</td>
<td>Closure of Church Hill Cash Office by end of June 2008.</td>
<td>Property Services</td>
</tr>
</tbody>
</table>

### 3. Project Close

| 3.01    |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| 3.02    |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| 3.03    |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| 3.04    |               |               |               |               |               |               |               |               |               |               |               |               |               |               |

**Project Team**
- Ray Morgan, Customer Access Manager
- Roger Brown, WFD Shop Manager
- Paul Holmes, Cashiers Manager
- Max Carter, Head of ICS
- Mark Yeaden, Consultation Manager
- Nicola Mansfield, Communication Officer
- Property Services, Paul Humphrey and Jim Bulmer
Appendix 6 – Results of Public Consultation

Q1 Are you......? Please tick one box only
Female ........................................ 54.8%
Male ........................................... 45.2%
Transgender ........................................ 0.0%

Q2 To which one of the following age groups do you belong? Please tick one box only
18-24 .......................................... 5.2%
25-34 .......................................... 19.0%
35-44 .......................................... 19.4%
45-54 .......................................... 15.3%
55-64 .......................................... 13.3%
65 or over .................................... 27.4%

Q3 In which part of the borough do you live?
E17 ............................................ 63.3%
E15 ............................................ 0.0%
E4 ............................................ 14.1%
E10 ............................................ 11.3%
E11 ............................................ 6.0%
IG8 ............................................ 1.2%
E7 ............................................ 1.2%
E12 ............................................ 0.4%
CM16 ........................................ 0.4%
RM6 ............................................ 0.4%
SS9 ............................................ 0.4%
N18 ............................................ 0.4%

Q4 What is your ethnicity?
White British ........................................ 34.3%
White Irish ........................................ 1.6%
Any other White background ................. 4.8%
Black Caribbean British ...................... 13.7%
Black African ..................................... 5.6%
Any other Black background ................ 2.0%
Asian British .................................... 8.5%
Asian Pakistani .................................. 9.3%
Asian Bangladeshi .............................. 0.4%
Any other Asian background ................ 6.0%
Mixed White/Asian ............................ 0.4%
Mixed Black/White ............................ 1.2%
Dual or multiple heritage ..................... 0.8%
Chinese ........................................ 0.4%
Any other background ........................ 9.3%
Prefer not to reply ............................. 1.6%

Q5 Do you consider yourself to have a long term illness, health problem or disability which limits your daily activities or the work you do?
Yes ............................................ 23.4%
No ............................................. 76.6%
Appendix 6 – Results of Public Consultation (contd.)

Q6 Why did you visit the Church Hill cash office today was it for any of these services?

<table>
<thead>
<tr>
<th>Service</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Council Tax Payment</td>
<td>59.7%</td>
</tr>
<tr>
<td>Rent Payment</td>
<td>43.1%</td>
</tr>
<tr>
<td>Registrar Payment</td>
<td>0.4%</td>
</tr>
<tr>
<td>Parks Payment</td>
<td>0.0%</td>
</tr>
<tr>
<td>Parking Fine</td>
<td>0.4%</td>
</tr>
<tr>
<td>Business Rates Payment</td>
<td>5.2%</td>
</tr>
<tr>
<td>Libraries Payment</td>
<td>0.0%</td>
</tr>
<tr>
<td>Waste Service Payment</td>
<td>1.2%</td>
</tr>
<tr>
<td>Education Payment</td>
<td>0.0%</td>
</tr>
<tr>
<td>Other?</td>
<td>12.1%</td>
</tr>
</tbody>
</table>

Q7 How many times do you visit Church Hill cash office?

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once a week</td>
<td>26.2%</td>
</tr>
<tr>
<td>Twice a week</td>
<td>0.8%</td>
</tr>
<tr>
<td>More than twice a week</td>
<td>1.2%</td>
</tr>
<tr>
<td>Once a month</td>
<td>50.8%</td>
</tr>
<tr>
<td>Twice a month</td>
<td>0.8%</td>
</tr>
<tr>
<td>One off visit</td>
<td>8.5%</td>
</tr>
<tr>
<td>Fortnightly</td>
<td>8.5%</td>
</tr>
<tr>
<td>Every 3 Months</td>
<td>0.4%</td>
</tr>
<tr>
<td>Every 6 Months</td>
<td>0.4%</td>
</tr>
</tbody>
</table>

Q8 What payment method did you use?

<table>
<thead>
<tr>
<th>Method</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>75.4%</td>
</tr>
<tr>
<td>Cheque with Guarantee Card</td>
<td>18.1%</td>
</tr>
<tr>
<td>Credit Card</td>
<td>1.2%</td>
</tr>
<tr>
<td>Debit Card</td>
<td>10.1%</td>
</tr>
<tr>
<td>One Payment Card</td>
<td>0.8%</td>
</tr>
</tbody>
</table>

Q9 Did you know you could make payments for council services using a debit or credit card?

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>WFD Shops.</td>
<td>60.1%</td>
<td>39.5%</td>
</tr>
<tr>
<td>Internet</td>
<td>57.3%</td>
<td>41.1%</td>
</tr>
<tr>
<td>WFD Call Centre</td>
<td>52.4%</td>
<td>46.4%</td>
</tr>
</tbody>
</table>

Q10 Council is looking into putting self-service payment kiosks in the future in their 4 Waltham Forest Direct Shops (WFD), which are based in Walthamstow, Leyton, Leytonstone and Chingford. Would you use visit your local WFD Shop and use the payment kiosk facility?

<table>
<thead>
<tr>
<th>Use the Payment Kiosk</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>41.1%</td>
<td>58.9%</td>
</tr>
</tbody>
</table>

Q11 Do you know how to register to get One Payment Card for Council Tax and Rent, which can be used at your nearest local Pay Point Outlet?

<table>
<thead>
<tr>
<th>Register</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>43.5%</td>
<td>56.0%</td>
</tr>
</tbody>
</table>

Q12 Do you know where your local Pay Point Outlet is?

<table>
<thead>
<tr>
<th>Know Location</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>67.3%</td>
<td>32.7%</td>
</tr>
</tbody>
</table>
Customer history

- Around one-half of customers use the Cash Office at least once a week on average (5% use it more than once a week) with a further 17% stating that they use the service fortnightly

- There were very few occasional users in the sample; just 2% said that they use the Cash Office every few months

- The customer base is clearly long established. Four-fifths of respondents had been using the Cash Office for ‘more than five years’. Around the same proportion of frequent users (81%) had been using the Cash Office for more than 5 years, compared with less frequent users (77%)

- There is an unsurprising relationship with age. 59% of customers aged under 45 years reported that they had been using the Cash Office for more than 5 years but this increases to over 80% for customers aged over 45 years

- For some customers usage of the Cash Office can be a little “haphazard”. Around half of the customers interviewed in-depth were characterised by having no fixed routine/behaviour in relation to visiting time. Customers value the opportunity to make payments “when it suits them”

Transactions made at the Cash Office

- Overall, three-quarters use the Cash Office to pay their Housing Rent and slightly fewer use it for Council Tax (71%). However, just over one-half use the Cash Office to pay for both Housing Rent and Council Tax (56%)

- Just 7% stated that they currently use the Council Tax Peel Out Card when making their payment, although three-fifths of customers confirmed that they do use a Waltham Forest OneCard (59%). One-third do not use either the Peel Out Card or the OneCard

- Whilst the take-up of the Peel Out Card appears to be consistently low across customer types, there are some differences with regard to the Waltham Forest OneCard. There is a suggestion in the data that older people are less likely to currently have/use the OneCard. Likewise, we observe that fewer non white customers use a OneCard, compared with white customers (ns)

- Two-thirds of frequent users of the Cash Office use a Waltham Forest OneCard, which is significantly higher than the one-half of less frequent users. This suggests that future activity to increase take-up of these payment tools should be targeted at older customers, non-white customers and less frequent users (less than once a week)

- Personal access to access to a debit card, credit card or use of internet banking was characteristically low amongst the customer base, with one-half recording ‘none of the above’ and a further 11% declining to answer the question. This itself is clearly a large barrier to migrating customers to using a Debit/Credit Card through the Call Centre or the website channel
• Significantly fewer customers with access to debit/credit cards or internet banking use the Cash Office to pay Council Tax (62%) compared to over three-quarters of those without access to these financial services. However, there was no significant difference in relation to payment of Housing Rent which suggests a lower propensity to pay for this type of bill by electronic automatic transaction.

Reasons for using Cash Office

• Over 80% of customers said they use the Cash Office due to the following reasons: the staff were friendly, that they feel confident the payment has been registered, and it is easy for them to get to.

• These were the key reasons given by both frequent and less frequent users, although combining their visit with other activities (shopping, leisure, work) also came through as a stronger reason for less frequent users compared with the most frequent users (ns).

• Significantly more frequent users said that it was because ‘staff help them with other queries I have’ (76%), compared with 61% of less frequent users. This suggests that the most frequent customers put a higher value on additional staff assistance.

• One of the main features to emerge from in-depth interviews was the attraction of having payment automatically debited against the account and the opportunity to obtain an up-to-date balance. This gives customers a better sense that they are managing their personal finances.

• The in-depth respondents consistently referred to the friendly staff although this was generally a secondary factor in explaining use of the Cash Office. Customers in particular place a high value in being able to ask queries about other Council services and get referred to the correct place. In a sense, a few customers therefore use the Cash Office as a ‘sign-posting’ service (not dissimilar to the WFD model) although it appeared that queries were generally limited to housing-related or payment issues.

• The central location and proximity to other amenities was found to be more of an advantage to less frequent user of the service. Those who seem to be more heavily reliant on making regular cash payments were less likely to talk about ‘combining the visit with other activities’ and instead focus on the perceived difficulty of their journey to Church Hill.

Journeys to the Cash Office

• Three-fifths of customers reported that their normal journey to the Cash Office involves walking and one-half also rely on the bus. One-fifth use the car when travelling to the Cash Office.

• Journey times were wide ranging with over one-quarter reporting a typical journey length of less than 10 minutes and one-fifth saying it normally takes them 20 minutes or longer. Perhaps unsurprisingly, a significantly greater proportion of journeys which involved walking take less than 10 minutes to get to Church Hill (34%) compared to those that involved public transportation (bus) (17%).
The vast majority of customers normally visit the Cash Office on their own (84%) although one-tenth did report taking their children (9%) and a further 13% go with other family members.

In-depth interviews with customers who are particularly reliant on public transport did highlight a little frustration with journeys to the Cash Office. Lack of information about alternatives however has meant that some respondents have never questioned the necessity of making “a special visit” and therefore behaviour has become ingrained. Some (elderly) respondents however did talk about the importance of having a need/purpose to go out in terms of their personal well-being or fitness.

Satisfaction levels

Satisfaction with the overall service provided by the Church Hill Cash Office was extremely high amongst the questionnaire respondents - 95% said that they were ‘Very satisfied’ and virtually everyone said they were either ‘Very/fairly satisfied’ (99%).

Awareness of alternative channels

72% of customers were aware of the Post Office and three-fifths were aware of PayPoint (59%). Awareness of Post Office was significantly higher amongst frequent Cash Office users compared to less frequent users but there was no difference in relation to PayPoint.

Despite reasonable levels of awareness for alternative channels, there was relatively little actual experience of using these transaction options. Overall, 39% said they had used the Post Office to make a cash payment and just one-quarter had used a PayPoint outlet (26%).

41% were aware of the Housing Office (Wood Street) payment service and one-sixth of Cash Office customers (16%) had used this as a way of making a cash payment in the past.

The data suggests that perhaps PayPoint is less recognised and used amongst older customers (ns). In contrast, awareness and usage of Post Office and the Housing Office appears to be relatively consistent across age groups.

In-depth interviews confirmed that customers have a reasonable level of awareness of alternative cash payment channels, particularly Post Office. For most respondents this is not an obvious contender to replace the Cash Office due to concerns around queues and possibility of errors.

Knowledge of PayPoint and other Cash Offices was found to be slightly lower.

Awareness of the Waltham Forest Direct brand was quite high generally (for other services, typically housing/repairs related) but knowledge of payment options there was very sporadic.
Alternative payment methods

- When asked about non-cash payments they may have made to the Council, over three-quarters of customers gave no positive response. Just one-tenth of customers stated that they had used Direct Debit which is significantly lower than the borough-wide take-up figure as measured in an earlier survey. 6% of Cash Office customers noted that they had posted cheques to the Council.

- Of those who had used non-cash methods of payment, nearly one-half said that personally found it either ‘Very/quite easy’. One-quarter said that it was either ‘not that easy/not at all easy’. Although this base size is too small to make large conclusions, there is a suggestion here that a fair proportion of Cash Office customers who have attempted non-cash payments have experienced some discomfort.

Barriers to using alternative payment methods

- Questionnaire respondents were asked what they felt prevents more people using alternative methods of payment (PayPoint or non cash channels). Around three-quarters simply recorded that people ‘prefer the Cash Office’ reflecting the ingrained customer behaviour described in earlier sections of this report.

- Just under one-quarter of respondents said they thought other methods are less secure (24%), less reliable (23%) or take too long (22%). Lack of knowledge/information did not come through as a significant barrier here, with less than one-tenth of customers saying that people don’t know about other methods (8%) or where to go (9%).

- There is a suggestion that those with no access to credit/debit cards or internet banking were more likely to say that people prefer the cash office (77%, compared to 67% of those with access to these financial services). This suggests that it will be customers with no access to personal financial services who will find migration more challenging.

- Customers talked in-depth about their concerns and lack of confidence in alternative or automated channels (both younger and older customers). Even those who do have debit/credit card access, often rejected automated payments because there is less perceived control over the transaction and concerns about what would happen if there were not sufficiently cleared funds in their bank account. Similar concerns have been earlier collected from borough residents who choose not to pay for bills by Direct Debit.

- There is sometimes concern over the security and trustworthiness of PayPoint terminals. Customers were often unable to focus on the benefits of channels such as PayPoint because the Cash Office offers them more perceived flexibility. Due to misgivings over the Post Office, one in-depth respondent suggested having a dedicated specialist Council officer/operator for Council Tax/Rent payments.

- One disabled customer explained how he prefers to do things face to face, he has no telephone, but his options for cash payments are limited by wheelchair access.
Propensity for switching and support required

- Nearly one-third selected Post Office as a future choice and over one-quarter selected PayPoint (28%). Overall, 14% selected the Housing Office/Ascham Homes and this appears to be of particular interest to less frequent users (17%) and those with no access to credit/debit cards (18%)

- Interest levels in Post Office, PayPoint and Housing Office are broadly in line with the proportions who had reported ever using them for making payments in the past

- Interest in non-cash transaction such as Direct Debit or telephone was low overall, although it increased for those with access to credit/debit cards and internet banking. A resolute one-third of customers selected ‘none of the above’ and a further one-tenth failed to provide an answer. These will be the most challenging customers to reach out to with migration messages.

- On a question about possible support to be offered, there was reasonable endorsement for ‘a list of places where you can make payments across the borough’ (31% - and particularly amongst less frequent users 37%). Over one-fifth said they want a wider choice of payment choices (22%). A total of 39% questionnaires had ‘none’ written or failed to provide a valid answer to this question.

- Personal support/demos to go through different options was only selected by 3% of questionnaire respondents. This was not a popular choice in the in-depth interviews either because customers would prefer written information that they can keep and refer to at a time that suits them

- Although just one-tenth of questionnaire respondents selected ‘self service terminals’, there was a more positive response to this proposition in the in-depth interviews. Around one-half of those interviewed in-depth talked about some sort of airport-style self service machine

- In-depth interview participants expressed anxiety about the impact of the Cash Office closing, reflecting emotional attachment exhibited in particular by older respondents and perceived lack of an obvious replacement

- Little appetite expressed for alternative channel use and a general feeling that it would be unjustifiable to close the Cash Office down totally. Two in-depth respondents suggested doing it gradually, either by reducing opening hours or reducing the number of kiosks. Communication of intentions is key, a letter and leaflet would be preferred by customers in case media adverts are missed/not seen

Key issues to action

Based on the key findings and further insights from the in-depth interviews, the suggested key issues to action are as follows:

- Look further into why there appears to be differential take-up rates of the Waltham Forest OneCard. Future activity to increase take-up of this payment tool should be targeted at older customers, non-white customers and less frequent users of the Cash Office (less than once a week)

- To note the key reasons/benefits that customers value from the Cash Office – control over personal finances, accessibility and flexibility. These advantages need to be
built into messages around future service/channel provision. Face-to-face staff to help with other enquires may be a selling point for WFD

- For elderly customers in particular, the regular trip to the Cash Office presents an opportunity for meeting people and ‘staying active’. Consider options for communicating other opportunities around well-being and fitness

- Customer behaviour appears to be deeply ingrained and this should be considered when planning for next steps
  
  a. Particular thought needs to be given to customers who do not have access to debit/credit cards or internet banking
  
  b. Consider the suggestion of a gradual closure either in terms of number or kiosks or limited opening hours
  
  c. Post Office/PayPoint access does not appear to be homogeneous across the borough. Mapping work would help customers understand their options more clearly

- Marketing and communications need to be sensitive to the anxiety that the closure of Church Hill will cause and apparent reluctance to consider alternative provision

- Communications should be multi-modal with written letter correspondence as the central plank. Telephone and face-to-face backup support would also be necessary
APPENDIX 3 – Updated Equality Impact Assessment

EQUALITY IMPACT ASSESSMENT

<table>
<thead>
<tr>
<th>Name of Policy</th>
<th>Church Hill Cash Office Review</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Assessment</td>
<td>31 October 2008 – updated 03 June 2009</td>
</tr>
<tr>
<td>Directorate</td>
<td>Environment &amp; Regeneration</td>
</tr>
<tr>
<td>Head of Service</td>
<td>Max Carter</td>
</tr>
<tr>
<td>Names and Roles of the people carrying out the EIA</td>
<td>Roy Morgan Customer Access Manager ICS</td>
</tr>
<tr>
<td></td>
<td>Max Carter, Interim Head of ICS</td>
</tr>
<tr>
<td>Why is the Equality Impact Assessment being done?</td>
<td>Cabinet Report</td>
</tr>
</tbody>
</table>

Introduction and Background

The Council approved the Access 2 Service Strategy in June 2007, and the Access Service Programme Board was set up in September 2007 to initiate projects around Customer Access. One of the projects is Mainstreaming Waltham Forest Direct (WFD); this aims to continually improve the way that services are delivered, providing different access channels to meet the individual needs of the user, whilst making some efficiency savings. A review was carried out on Church Hill Cash Office on the way the service is currently delivered, and gives recommendations on improvements that should be made to deliver this service in the most cost effective way. The recommendation if implemented will result in cashable savings from 2010/2011 with the closure of Church Hill Cash Office.

This assessment explores the impact of the closure on people in each of the equality groups, explains whether it is positive or negative and includes an action to mitigate negative impact and to better promote equality.

The assessment is based on information gathered during a customer survey in September 2008.

Given that the highest proportion of customers in the survey used the cashier’s office to make payments by cash this assessment includes research information about people who do not have bank accounts/use cash. In addition the assessment focuses on the make up of this group from an equality perspective and explores the possible issues this group of people will face by the proposed closure.

Profile of groups affected as customers and/or staff

The closure of Church Hill Cash Office will impact on staff, residents, visitors and businesses; therefore consideration needs to be given to people in all six equality groups. The customer survey revealed that:

- Over three quarters (75.4%) used cash as their payment method
- Over a quarter of customers (27.5%) were people aged 65 or over
APPENDIX 3 – Updated Equality Impact Assessment

- The majority were women (54.8%)
- The majority (48.4%) were from ethnic minority groups with the remainder being from white groups (40.7%) and other backgrounds (9.3%). 1.6% of people preferred not to say
- The largest ethnic minority group were Asian British and Asian Pakistani people (17.8%) followed by African British/Caribbean people (13.7%)
- Almost a quarter (23.4%) had a disability or long term health problem
- The majority of customers visited the office to pay council tax (59.7%) or rent (43.1%)
- The majority (63.3%) lived in E17 postal district with just over a quarter (26.2%) visiting the cashiers office weekly and over half (50.8%) visiting monthly
- 58.9% said they would not use a payment kiosk facility and a further 56% did not know how to register to get a One Card. However 67.3% did know the location of their local Pay Point Outlet

By way of background the following information is also relevant to this assessment;

- 70% of the Council’s tenants are women
- In 2006 the Citizens Advice Bureau estimated that about one in 12 households in the UK has no bank account of any kind and experienced financial exclusion as result
- In 1999 the Joseph Rowntree Foundation (JRF) found that financial exclusion affects, amongst others, people from Pakistani communities, people in rented accommodation and people living in one of most 50 deprived local authorities
- In addition the JRF research found that those who had never made use of financial services such as bank accounts or credit cards included elderly people (aged over 70) who are part of a cash-only generation and some ethnic minority groups particularly people from Pakistani backgrounds

A key finding from this assessment is that people in the equality groups particularly, women, older people, disabled people and people from Pakistani communities will be affected by this change. As a consequence the assessment has identified the importance of ensuring that the transition arrangements leading up to the closure and afterwards need careful planning and implementation to ensure that these customers are properly helped and supported to make the change to other channels.

**Age Equality**

Relevant age equality issues that could arise from the closure and the transition arrangements are;

- Lack of confidence as a barrier to using other payment channels particularly the internet
• Being part of a cash only generation which may be a barrier to using other payment channels by people aged 70 and over

**Disability Equality**

In addition to the age equality issues in 2.1 above relevant disability equality issues that could arise from the closure and the transition arrangements are similar to those for older people given the higher incidence of a disability with age but could also include:

- Poor transport links to other outlets
- Poor physical access at other outlets
- Lack of good customer service for disabled people at other outlets
- Access to information about the closure and transition arrangements

**Gender Equality**

In addition to the age related issues in 2.1 above relevant gender equality issues that could arise from the closure and the transition arrangements include;

- Perceptions of safety with regard to other outlets as women are more fearful of crime than men
- Accessibility to other outlets on public transport as women generally use public transport more frequently than men
- Convenience of the location of other outlets in terms of how they fit into the pattern of women’s daily lives e.g. the proximity of the cash office to the centre of Walthamstow and the market together with the majority attending regularly on a monthly basis may indicate that this task is incorporated into a wider pattern of domestic/household tasks such as shopping.

**Race Equality**

In addition to the age related issues in 2.1 above relevant race equality issues that could arise from the closure include;

- Access to information about the closure and transition arrangements for people who have poor levels of English or who do not read English easily

**Religion/Beliefs**

The issues raised above in relation to race are likely to intersect with equality in respect of religion and belief.

**Sexual Orientation**

The information gathered during this assessment found no evidence of a connection between LBGT equality and this proposal. However lesbian, gay and bisexual people may be affected if they also belong to another equality group.
Questions this assessment addresses
What kind of equality impact may there be?

Overall the impact of the proposed closure is likely to be negative for the women, older people, disabled people and people from Pakistani communities who are high users of the service and use cash as their payment method.

These users will need to be supported to use other channels including the One Card or Council Tax Peel Out Card or to pay at their local Pay Point or Post Office. Targeted marketing campaigns will need to be designed and implemented for each of the user groups with the aims of giving them choices and to give them confidence that alternative payment channels are accessible and easy to use.

WFD Customer Service Advisors and Cashier staff will also need to be very effective change agents to support these users to adopt the other payment channels, as well as giving the users confidence and reassurance letting them know where they can pay their Council Tax, Housing Rent, Business Rates, and Sap Invoices.

Failure to successful support the changeover may result in individual distress if customers are unable to make payments and fear repercussions/being in debt as well as additional work for the Council in collecting arrears.

Staff affected by the deletion of 2.4 cashier posts will need to be redeployed into vacant posts within WFD.

How significant is it in terms of its nature and the number of people likely to be affected?

The impact of the closure will be significant for those who rely on the service and who are not confident to use other channels. The recent survey carried out over a one week period on a sample base of 248 customers showed that 75% of these of these customers paid cash. The likely number of people affected is an estimate of 9,000 customers based on the average daily visitors footfall of (400), which on average is (12,000) visitors per month.

Is the impact positive or negative?

Overall the impact will be negative but can be mitigated by careful handling of the closure and the promotion of other channels.

There is the potential for a positive impact by ensuring payments channels our accessible at more locations around the borough.

On what aspects of the Equality Duties will this impact be?

The Council has duty to promote Race Equality, Disability Equality and Gender Equality. The Disability Equality Scheme includes an aim to enable disabled people to live independently. The transition arrangements will need to ensure that the alternative channels and the transitions arrangements are accessible to disabled people as well as ensuring that race or gender discrimination does not occur.

Could the impact constitute unlawful discrimination?

No
What further information is required to gauge the probability and extent of the impact?
More detailed information through consultation with all service users but particularly those identified in this assessment to better understand the barriers to their use of the other payment channels available.

Where and how can that information be obtained?
Further engagement with users affected by the changes to understand the nature of the barriers they face and to use this to shape the campaign, which is a key part of the transition.

Action Planning Questions
What action do we need to take to reduce negative impact?
Accessible and relevant marketing campaigns targeted to different service users addressing their concerns/barriers, promoting the other payment channels and payment methods available for Council services.

WFD Customer Service Advisors and Cashier staff will need to be very effective change agents to support service users to adopt the other payment channels and payment methods. This will involve them having a good understanding of customers concerns/barriers and giving them support, confidence and reassurance.

Staffs affected by the deletion of 2.4 posts are to be managed through the Council’s HR Framework and Managing Change Procedure.

If the action proposed will not fully mitigate adverse consequences for equality, or if the decision is to take no action, why is this, and can we justify it?
The above action planning mitigates equality issues.

Can any further action be taken to promote equality of opportunity in relation to any of the equality strands?
None identified

Do we need to undertake any further consultation or research?
YES - Further consultation will be carried out with the users of Church Hill Cash Office and feedback will be used in the implementation of migrating customers to the different payment channels and payment methods.

Conclusions and Next Steps
The key areas improved as a result of this assessment

Overall the impact of the proposed closure is likely to be negative for the women, older people, disabled people and people from Pakistani communities who are high users of the service and use cash as their payment method. The key areas that have been improved as a result of this assessment are;

In light of the issues identified the need to undertake further targeted research to better understand the barriers to the use of other channels has been identified.
APPENDIX 3 – Updated Equality Impact Assessment

The need to design and implement a carefully targeted and accessible communication campaign to support the transition in the run up to the closure with the intention of migrating customers to alternative channels ahead of the closure.

The briefing of WFD Customer Service Advisors and Cashier staff to ensure they can support the transition process.

Monitoring the effect of the closure on Council Tax and Rent payments and ensuring early interventions in the event that problems emerge. This could include the provision of further communication about the alternative channels.

Action Plan

<table>
<thead>
<tr>
<th>Action required</th>
<th>Lead Officer</th>
<th>Time Scale</th>
<th>Comments/Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undertaking further research to identifying the barriers to use of the other payment channels.</td>
<td>Mark Yeadon</td>
<td>Complete</td>
<td>Better understanding of the barriers in not using the other payment channels.</td>
</tr>
<tr>
<td>Design of a carefully targeted and accessible communication campaign to support the transition in the run up to the closure of Church Hill Cash Office.</td>
<td>Project Manager/Corp Comms</td>
<td>Aug – Nov 2009</td>
<td>Targeted marketing to ethnic minority users about the closure and payment channels available to the users.</td>
</tr>
<tr>
<td>Briefing of WFD staff to support the transition process including given relevant training and briefing on the various payment channels and payment methods and how to reassure customers concerns.</td>
<td>Project Manager/Contact Centre Manager</td>
<td>Aug – Nov 2009</td>
<td>Staff being confident with migrating users to the different payment channels, whilst understanding the different users needs.</td>
</tr>
<tr>
<td>Promotion and implementation of the communication campaign</td>
<td>Project Manager/Corp Comms</td>
<td>Aug – Nov 2009</td>
<td>Communicating the changes to the different user groups.</td>
</tr>
<tr>
<td>Monitoring the effect of the closure on Council Tax and Rent payments and ensuring early interventions in the event that problems emerge</td>
<td>Revs &amp; Bens</td>
<td>Nov 09 – May 10 then ongoing</td>
<td>To ensure that Council Tax and Rent collection rate is maintained and the recovery does not increase.</td>
</tr>
<tr>
<td>Consider adopting a phased approach to the closure of the cash office.</td>
<td>Project Manager/Corp Comms</td>
<td>Aug 2009</td>
<td>To help ease the transition for older and disabled customers,</td>
</tr>
<tr>
<td>Ensure that customers are supported through the transition is with hard copy communications, particularly detailing the locations of Post Office and PayPoint outlets and guidance on their use.</td>
<td>Project Manager/Corp Comms</td>
<td>Aug – Nov 2009</td>
<td>To help ease the transition for older and disabled customers,</td>
</tr>
</tbody>
</table>
This screenshot is from the “My Place” mapping portal on the Waltham Forest website and it displays the 18 PayPoint outlets and Post Offices within ½ a mile of the Church Hill Cash Office (list below):

### PayPoint locations

- **Sweets & Treats** 0.1 mi
- **Food & Wine** 0.2 mi
- **Walthamstow Central Post Office** 0.2 mi
- **Kumarans** 0.2 mi
- **Rima News** 0.2 mi
- **Kumarans** 0.2 mi
- **Texaco Star** 0.3 mi
- **Food & News** 0.3 mi
- **A1 Newsagents** 0.3 mi
- **Kumarans** 0.3 mi
- **Asda** 0.3 mi
- **Forest Road Post Office** 0.4 mi
- **Sherall News Ltd** 0.4 mi
- **J Sainsbury** 0.5 mi
- **Costcutter** 0.5 mi
- **My Shop** 0.5 mi
- **Rainbow Petrol Station** 0.5 mi
- **VSM Cash Food & Wine** 0.5 mi
- **Pat’s Mini Mart** 0.6 mi
- **Hega Ltd** 0.6 mi