



Cabinet

8 FEBRUARY 2010

LEADER

Councillor Stephen Greenhalgh

IMPROVING THE CUSTOMER EXPERIENCE ONLINE

**Wards
All**

The H&F website was transformed when relaunched in early 2005 with the implementation of the new content management system. Over the last four years, there have been changes and improvements to the website but, despite winning an award for parking permit renewals, it has received no significant improvement overall. This report specifies a number of transactional and usability improvements to the website which would considerably improve service to residents and deliver efficiencies.

CONTRIBUTORS

DFCS
ADLDS
H&F Bridge
Partnership
Channel Strategy
Board

Recommendations:

- 1. It is recommended that the customer experience on the H&F website be significantly improved by providing the ability for residents to transact with direct access to their council tax account, and/or their housing benefits account, together with the ability to complete a visitor parking permit application. This project will also deliver radical improvement in personalisation, accessibility and usability for customers using the website.**
- 2. To recommend that capital investment of £600,000 be allocated for website improvements from the Invest to Save Fund.**
- 3. To note the ongoing net revenue savings of £21,620 per annum in year one rising to £71,557 per annum by year three, to be built into the council's Medium Term Financial Strategy.**
- 4. To approve that the Invest to Save Fund be topped up with a £1m transfer from the Housing Benefit Reserve.**

**HAS A PEIA BEEN COMPLETED?
YES**

1. OBJECTIVES

- 1.1. The proposals in this paper aim to :
 - encourage customers to use more **cost-effective** online services;
 - to enhance our **reputation** as an efficient, top-performing authority, and
 - to enable us to target better our communications and **marketing** efforts according to individual residents' interests.
- 1.2. **Value for money** – on average, online interactions with customers cost us 27p each, compared to £3 each for phone enquires and £6.56 for face-to-face services (Source SOCITM). This paper represents the next step in moving customer interactions to more cost-effective channels. With more than 2 million visitors a year, if we lose even 10% of interactions to other channels from the web, it costs us £526,000.
- 1.3. **Reputation** – Efficient on-line services which result in customer satisfaction, or even exceed customers' expectations, feed directly into our reputation as a modern, well-organised authority. The opposite is also true – frustrating online experiences can colour residents' overall view of the council. A good website is important to our corporate reputation, our residents' survey ratings and to external inspections and assessments.
- 1.4. Feedback from residents shows that they want to do more online. Building a self-service capability will drive up customer satisfaction, and drive down costs. This is against a background of residents' rising expectations of being able to do business online. We need to get the website right for current users who may not return if the site looks stale or fails to keep pace with developments elsewhere.
- 1.5. We have made a series of improvements to the website over the four years since its relaunch in 2005. However, during that period, other sites have caught up and surpassed H&F. Consequently, the website has gone from one of the leading London borough sites to the bottom quartile in London in the last SOCITM survey. Compared with leading websites like those of Westminster or K&C, our website is good on content and on mapping, but less good on being able to transact online, something which customers routinely expect today.
- 1.6. **Communications** – The site is an increasingly important shop window and it provides our most cost-effective means of communicating with the majority of our residents. Aspects of this proposal enable the first steps in targeting our communications and marketing activities more accurately and effectively based on individuals' interests and needs.

2. PROPOSAL OUTLINE AND CUSTOMER BENEFITS

- 2.1 In order to generate the volume of business required to justify the investment, we need to fundamentally change the way the site works and offer a new level of content and interactivity. In summary, this project will deliver:

- **Single log-in** - The cornerstone of the proposal is a single point for customers to register, reducing the number of times customers have to register as they move between services and increasing the direct connection between resident and council.
- **Self-service** - enabling the customer to interact directly to complete transactions themselves without relying on back-office processes for council tax, benefits and visitor parking permits.
- **E-billing** - to encourage e-payments, this proposal enables customers to view their accounts for council tax and benefits.
- **Personalisation** - when people log in to their accounts, we propose to offer them the option of registering for updates on topics of their choice. We will then use personalisation to target news, service updates, consultations and service marketing to individual customers based on their interests.
- **Maps** - Opening up a range of map-based data held by the council enabling residents to choose the information they want to see on a map, This will significantly increase the value residents get from the website and also save the council time in avoidable contact by phone, email, letter etc.
- **Accessibility** - Improving the access for all residents including those with disabilities by updating the H&F website content to conform to the 'AA' accessibility standard.

2.2 Customers will save time in

- waiting for postal visitor permits to be processed
- phoning or visiting and queuing in council offices to make changes to council tax status or benefits claims
- registering for different services online
- accessing information in new ways (e.g. maps).

2.3 This improvement to the website will act as a catalyst for future changes and facilitates the relatively simpler implementation of future customer transactions in other services.

2.4 In short, this proposal offers an opportunity to dramatically improve the service to residents and transform the council's website into one which could rival the best in the public sector.

3. PROPOSAL DETAILS

3.1 Self-service and e-billing

3.2 A Capital Ambition sponsored project has already confirmed that council tax, housing benefits and parking together account for 70% of typical local authority transactions so the business case is clear to concentrate on these business areas for channel migration.

3.3 Council Tax service:

The volume of annual transactions taken by H&F either face to face or via the telephone shows that the key services to deliver online are as follows:

- View account details
- Change direct debit details
- Apply for an exemption or discount e.g. sole occupancy
- Display property bands and pricing

3.4 Housing Benefits service:

The volume of annual transactions taken by H&F either face to face or via the telephone shows that the key services to deliver online are as follows:

- Create an application – allows the resident to create an application and complete information that is relevant to their claim
- Calculate the expected value of benefit based on the information provided
- View application details

3.5 Visitor Parking Permits:

Building on the successful parking permits renewals, residents are keen to have an easy method of applying for and receiving a visitor permit. With the rollout of electronic 'Smart' Visitor permits to all parking zones where visitor permits are permitted (currently trialled in 3 zones), the service can be automated. This would be initiated from an online registration that checks for a resident's council tax status or whether they have a currently valid residential parking permit, flowing through to automatically update the information that is displayed from their electronic permit in their car.

3.6 **Customer self service portal and registration**

3.7 Customers will be attracted to the website if it is easy to do business online. Removing the need to register over and over for different services is expected to encourage take up. Already the council has 6 methods of online registration. This will gradually reduce to one through the self service portal. Although this does not realise savings in itself, single registration:

- avoids future cost in building further point registration for each service
- removes a deterrent to customers wishing to use the website who find it irritating to have to register for each different service.

To enable the transactional services to work seamlessly, the council needs to build a secure method of registration that enables H&F to authenticate customers to ensure it knows they are who they say they are. This then creates a platform on which personalisation can be built and future services deployed e.g. wider rollout of cashless parking.

3.8 **Usability enhancements and personalisation**

3.9 The web offers the most cost-effective, convenient and quickest means of communicating with residents. It is easier (and cheaper) to cross-sell services

on the website than by traditional marketing methods. Personalisation allows us to gather detailed data on individuals' preferences and to target our marketing – e.g. sending targeted emails on key campaigns to those who express an interest in that topic, marketing children's events at parents, or presenting latest news updates on topics of interest when you log in.

3.10 During registration, the customer will be able to select the categories that they are interested in receiving more information on. These categories will be used to dynamically generate content tailored to them when they next log on.

3.11 There are other, more costly forms of personalisation based on what other people like you are also looking at or based on typical user journeys, but these tend to be less effective on public sector sites than on shopping sites.

3.12 **Accessibility**

Updating the H&F website content to conform to 'AA' accessibility standard by updating all content templates within the Content Management System (CMS) will meet the conditions attached to the .gov.uk domain and enable us to keep up with corporate responsibilities under the Disabilities Discrimination Act. Improving accessibility for disabled users represents an opportunity to improve the access for all residents. See Appendix 1 for more details.

3.13 **Improving mapping capability**

Expanding the GIS mapping on the H&F website will enable residents to choose the information they want to see on a map e.g. show all parking bays that are suspended in an area or location of specific services. This will significantly increase the value residents get from the website and will also save the council time in avoidable contact by phone, email, letter etc.

3.14 **New residents**

A Capital Ambition sponsored project, having established the feasibility of providing an online solution for residents to easily register for various services when they move into a borough, is now building the business case. The project includes H&F, Bexley and Wandsworth LAs and will provide options on services that could be registered this way. Should this project proceed past the business case stage, funding may be available to implement a leading edge solution across the public sector in London to enable new residents to register for services more easily.

3.15 In November 2009, Capital Ambition found it had £3.6m in capital to allocate via a new bidding round. This paper seeks approval for H&F to bid for funding as part of this project.

4. **TIMESCALE**

4.1 An outline timetable is shown below:

Feature	Starting	Completing by
User registration & council tax read-only services	March 2010	end July 2010
Usability & Accessibility Improvements	mid March 2010	end July 2010
Visitor Permits	May 2010	end July 2010
Additional GIS Mapping services	April 2010	end May 2010
Council tax update services	June 2010	mid September 2010
Housing Benefits Services	mid May 2010	end September 2010

5. COSTS, FUNDING AND CASHABLE BENEFITS

5.1 Capital investment of £600,000 is proposed to be allocated for website improvements from the Invest to Save Fund.

5.2 This project will deliver savings as follows:-

- Savings in staff time in processing applications for benefits, council tax changes and payments and parking postal applications.
- The saving increases to £161,557 per annum by year three, the equivalent of 4.5 FTEs
- These estimates are based on the level of take up shown below. If this proves to be more over time then as volumes increase on the web, then savings could be greater. This should be reviewed within two years of the service being implemented.

Cashable benefits		Year 1	Year 2	Year 3	FTE
H&F Council Tax Service	Expectation of channel migration	30%	40%	50%	
	Savings	47,465	57,456	76,608	2
H&F Housing Benefits Service	Expectation of channel migration	15%	20%	25%	
	Savings	36,662	47,880	57,456	1.5
H&F Pay & Park Service	Expectation of channel migration	80%	80%	80%	
	Savings based on full rollout to 26 zones	27,493	27,493	27,493	1
Total		111,620	132,829	161,557	4.5

5.3 There are ongoing support costs of £90,000, leaving a net saving per annum of £71,557 per annum by year three.

6. COMMENTS OF THE DIRECTOR OF FINANCE AND CORPORATE SERVICES

6.1 The proposal delivers the full range of benefits set out in the report but it requires up-front capital investment and will incur on-going revenue support costs. It will also deliver cashable savings.

6.2 It is proposed that the capital contribution of £600,000 be met from the Invest to Save Fund. At present the business case assumes no external funding. A bid will be made for funding from Capital Ambition. If successful, this would reduce the required council contribution.

6.3 The Invest to Save Fund is now largely used up and proposals have been set out for an additional contribution to be made from the capital programme of £0.75m per annum from 2010/11 onwards. In order to pump-prime this initiative it is proposed that £1m be transferred to the Fund from a reserve currently set aside regarding the possible claw back of Housing Benefit subsidy. This reserve currently stands at £2.4m and no major problems have been raised regarding the 2008/09 audit. It is prudent therefore for £1m to be released for another purpose.

6.4 The net savings, rising to £71,557 in year three, will be incorporated within the council's Medium Term Financial Strategy.

7. COMMENTS OF THE ASSISTANT DIRECTOR (LEGAL AND DEMOCRATIC SERVICES)

7.1 There are no direct legal implications. The works will be procured through the council's existing arrangements with H&F Bridge Partnership

LOCAL GOVERNMENT ACT 2000
LIST OF BACKGROUND PAPERS

No.	Description of Background Papers	Name/Ext of holder of file/copy	Department/ Location
1.	Improving the customer experience online solution proposal.	Jackie Hudson ext 2946	FCS 2 nd floor THX

CONTACT OFFICER:	NAME: Jackie Hudson EXT:2946
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1. RESPONSE TO COMMENTS

- 1.1 **Customer registration or Single sign-on** - The cornerstone of the proposal is a single point for customers to register, reducing the number of times customers have to register as they move between services and increasing the direct connection between resident and council.
- 1.2 Initial areas to benefit from this will be those outlined in this proposal i.e. council tax, benefits, visitor parking permits. Those business areas which already have their own embryonic customer registration, for example hall lettings or resident parking permits, will be changed over time from their existing process to the new single sign-on and benefit from access to a wider range of services.
- 1.3 Future business opportunities include personalised services across adult and children's social care; nationality checking and citizenship ceremonies; sports bookings; cashless parking; planning applications; housing rents, repairs and accessible housing; regeneration - apprenticeships and GP registration. Departments are asked to determine what payback there may be and additional customer benefits from such services use of single sign-on.
- 1.4 **Accessibility** - Hammersmith & Fulham council is committed to making its web site as accessible as possible to all. The main reason is that badly designed websites can make it difficult or impossible for disabled people to use the internet. Secondary reasons are that there is a legal requirement, pressure from government policy and good practice would suggest this. Around 17% of the population may be prevented through poor web design from reaping the benefits of the Internet that others enjoy.
- 1.5 This includes users who are visually impaired or have difficulties using a mouse. The H&F website is compatible with most screen reading software and can be navigated using just the keyboard. An application called BrowseAloud allowing text, including PDFs, to be spoken aloud is available for visually impaired users to download directly from the website. Left hand navigation – which is based on a national standard for all local authorities – contains all our services. Written in simple language, it is designed to help all users find information within three mouse clicks. A keyword search is also situated on the top right hand side of each page for convenience. The design of the site includes web safe colours and accessible fonts. It has been tested by a cross-section of users from within our borough.
- 1.6 Work does, however, need to be done to ensure that when a user with, for example, a visual impairment, accesses the site it has been set up to explain what it is they are viewing., So while text can be read aloud automatically by BrowseAloud, the council needs to ensure staff time is given to record the explanation of the content of a photo, for instance. The work that needs to be done includes removing inappropriate scripts; ensuring data table errors are amended; providing images with alternative text; amending content generated

by others to use clear and simple language. Once the website has been amended two stages of testing are required; one locally by the Communications team of the automated tools; one by the council's expert disability forum which is made up of disabled users. The proposal is requesting funding for resources to lead and deliver this work.

- 1.7 **Commercialisation** - it is recommended that H&F introduces website-wide advertising from 2010/11 which matches commercial opportunities to content - for example by allowing private companies to advertise job opportunities on recruitment pages. An A-Z of private services will be introduced to match the Council's own A-Z which will include private and state schools, minicab companies, childcare, funeral directors, estate agents, electricians etc. Corporate guidelines will be drawn up to ensure companies advertising on the website have appropriate registrations where required. The first step to achieving this has already been introduced in the published version of the A-Z of Services, saving the Council £25,000 a year.
- 1.8 **Savings** - the proposed council tax services provide residents with the ability to view their accounts, pay online and make applications online. These do not cover telephone and face to face enquiries relating to residents moving in and out of the borough, liability, creating payment arrangements and collection of arrears. It is estimated that the solution could impact on 20% of enquiries received through all channels which at 50% take up equates to 2 FTEs out 22 officers.
- 1.9 The benefits solution will provide residents with the ability to view claim details and make applications online. Officers will still need to review the evidence that the claimants provide and then assess the claims. It is estimated that this will mainly impact on the 11,000 new claims received each year which at 25% take up equates to 1.5 FTE.
- 1.10 There is currently 1 FTE processing visitor permits received through all channels and at an 80% take up rate this equates to £27,493. This officer also covers other duties relating to resident and business permits.
- 1.11 Savings have been calculated on on-cost figures of £38,304 for council tax and benefits and £34,366 for visitor permits.