

Project Brief: Discovery into Council Tax Payment Arrangements

Background

The Customer Experience team is now working with the Transformation team to better align our efforts and reduce risk of duplication, working towards the same goals. One of the areas of focus we have been assigned to is the automation of Payment Arrangements for the portal.

Context

Recommendations from previous work carried out by the Customer Experience team (Redesigning Letters, 2023 and the Council Tax Discovery, 2024) included improving the current payment arrangement process to make it easier for residents to arrange an affordable payment plan online to pay off outstanding arrears.

Work on improving this process has not progressed due to the Council Tax Portal implementation taking priority; and as part of the 2nd release of functionality for the Council Tax Portal, user testing was carried out on the out-of-the-box functionality for Payment Arrangement Requests, which was found to be unsuccessful against the testing criteria/service goals as it would not:

- Reduce print and postage costs
 - Revised payment schedules still need to be sent by post
 - Less residents than hoped would move from the recovery process into the arrangements process
- Reduce manual labour of Council Tax teams
 - All arrangements that were set up would have been sent to Jonathan's team for approval.
- Maintain a positive reputation of Council Tax teams
 - A third of residents said they would not be able to make an arrangement on this portal, even though technically it was possible to with their account. They might call up or walk away believing they're unable to set up an arrangement with us, when actually they could.
 - Lack of guidance around the number of instalments and instalment amounts that would be accepted caused reputational damage.
 - What the portal will automatically accept is different from what the team might approve over the phones, so we also risk a level of discrimination if the channel a resident chooses (phone vs portal) dictates what they're allowed to do financially.
- Reduce calls to the content centre
 - Residents would still call due to complex language, being unable to set up an arrangement, and lack of explanation of what to do if they can't pay.

- Of the two thirds that could set up arrangements, to 'get through' the system, some residents increased instalment amounts to amounts they couldn't afford to pay.

Now the portal is live and more functionality has been added, there is expectation from the service to include the functionality of self-serve payment arrangement requests. It is also part of the solutions recommended by the Transformation Team's RX (Resident Experience) Service Review, which is now in its early implementation phase.

Problem to solve

As the out-of-the-box version was not successful in testing, we need to amend the payment arrangement module before launching it, to:

- Provide a better user experience for residents
- Meet service goals
- Ensure all channels are consistent in how they reflect the arrangements policy

To do this, we need to review the arrangements policy and how arrangement calls are handled.

This will help us understand how arrangements are being made over the phone, particularly as roughly 23% of Council Tax calls are for payment arrangements/Direct Debit, and data shows that the majority of payment arrangements are auto-approved.

Understanding that process will provide insights into how we can improve the portal to better meet the needs of residents, the service, and create consistency across channels.

Project goal

Provide recommendations for how the payment arrangement process on the portal can be improved:

- To make it quicker and easier for residents to arrange an affordable payment plan online to pay off outstanding arrears
- To provide a better user experience for residents
- To make the portal process more consistent with the process carried out over the phone
- To meet service goals

Scope

The process we'll look into

The process this project looks at is specifically the process of setting up a council tax payment arrangement. This includes:

- Contacting the council to discuss an arrangement plan

- Agreeing the balance(s) that will be included in the arrangement plan
- Agreeing/negotiating an arrangement plan (payment frequency, and number of instalments and/or instalment amount)
- Checking the agreed arrangement plan before confirming

It does **not** include:

- Encouraging people to contact the council to set up an arrangement
- Confirming a revised payment schedule in writing
- Clarifying letters/sms/emails (unless to set up an arrangement)
- Querying a balance/transactions/payments (unless to set up an arrangement)
- Making a payment outside of the arrangement process (e.g. making a one-off instalment, setting up a direct debit)
- Queries about council tax reduction, discounts or exemptions
- Queries about moving in/out of Hackney or changing address

The channel we'll learn from

The project will only be looking at how this process is carried out over the phone.

It does not include:

- The existing webform
- Face-to-face conversations in the HSC or other Hackney offices
- Letters/SMS/Emails

Likely outputs

- A set of recommendations to improve the to-be payment arrangement request functionality in the portal.
- A prototype/map of the to-be payment arrangement request functionality for the portal.

Team

Core team members:

Project Manager / Decision maker
Service Designer
User Researcher

Supported by:

Operational Manager, Revenues Council Tax
Customer Success Manager, Customer Services
Senior Product Manager
Content Designer
Head of CX

Key Stakeholders: ?**Timeline**

Sprint	Dates covered	Sprint goal
1	Mon 27th Oct - Fri 31st Oct	Plan the project and review Council Tax arrangement policy documents
2	Mon 3rd Nov - Friday 7th Nov	Carry out call listening and record findings
3	Mon 10th Nov - Friday 14th Nov	Analyse findings and create recommendations (including low-fidelity prototype/map of to-be)
4	Mon 17 Nov - Fri 21 Nov	Playback and share findings