

North Lanarkshire Council Report

Policy and Strategy Committee

Does this report require to be approved? Yes No

Ref SL/LD/MK

Date 13/03/25

First Stop Shop Service Re-design Consultation and Proposals

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Executive Summary

This report sets out the responses received from consultation undertaken in relation to the proposals to redesign the First Stop Shop operating model. It provides the background to the reasons for change, which includes but is not limited to, a decline in customer demand, attributed to the closure of the Municipal Bank and a shift in consumer preference towards digital methods of contact and payment. It refers to a previous report presented to Housing Committee on 28 August 2024, which outlines the proposals in detail and from which Committee agreed an action to undertake consultation on the proposals.

The report also provides an updated position since the time of the last report, in relation to the First Stop Shop establishment and financial considerations.

It sets out how the housing service has considered the consultation findings and seeks approval for revised proposals to provide a more sustainable future delivery model.

Recommendations

It is recommended that the Policy and Strategy Committee:

- (1) Acknowledge the outcomes from the consultation on the First Stop Shop re-design proposals.
- (2) Approve the integration of six First Stop Shops (Airdrie, Coatbridge, Motherwell, Wishaw, Cumbernauld and Shotts) with the locality housing offices as outlined in section 2.37, entailing changes to the First Stop Shop establishment as outlined in section 2.29 – 2.31.
- (3) Approve the adoption of a 'cashless' transaction approach as outlined at 2.32 – 2.36.
- (4) Approve the closure of four First Stop Shops in Kilsyth, Moodiesburn, Viewpark and Bellshill and the provision of alternative local surgeries to ensure people can continue to access services and support in their local area.
- (5) Acknowledge that impacts will be closely monitored, with a view to identifying and implementing any supplementary measures (as required and considered appropriate) to mitigate/reduce any potential adverse impact that may arise, in addition to strengthening any positive impact.

The Plan for North Lanarkshire

Priority	All priorities
Ambition statement	(24) Review and design services around people, communities, and shared resources
Programme of Work	Statutory / corporate / service requirement

1. Background

- 1.1 A report on the [Review and Re-design of First Stop Shops](#) was presented to Housing Committee on 28 August 2024.
- 1.2 This report set out that First Stop Shops (FSSs) were previously the main face to face contact channel for most key council services and payment transactions. Enquiries relating to housing, council tax, benefits, environmental services and education have all been managed through the services provided in the FSSs, providing a single point of contact for customers.
- 1.3 The report also set out that there have been significant changes over recent years which have led to a steep decline in customer demand, with demand falling by over 86% in the past five year period. These changes have been largely driven by changes in consumer preferences following the Covid-19 pandemic, in addition to digital transformation across council services, enabling easier and more convenient access to services. This shift has led to sustained changes in the way customers interact with services. Other changes such as the closure of the Municipal Banks in 2022 has also contributed to the reduction in demand.
- 1.4 Data highlighted in the report showed that the majority of enquiries now managed through the FSSs relate to housing enquiries, accounting for just under 80% of all enquiries and that although financial transactions continue to be provided in the FSSs, they have also significantly reduced over the past five years, reducing by 54%¹.
- 1.5 The review outlined several other drivers for change, many of which related to employee retention and development and the council's broader ambition to provide support at the heart of communities, which is key to fostering strong, resilient and connected neighbourhoods.
- 1.6 The report sought approval on three specific proposals to redesign the service to provide a more sustainable future delivery model:

Integration of six and closure of four First Stop Shops with alternative localised provision

- 1) To integrate six FSSs (Airdrie, Coatbridge, Cumbernauld, Motherwell, Wishaw and Shotts) into housing locality offices. The FSSs in Bellshill, Kilsyth, Moodiesburn and Viewpark already operate on reduced opening hours, 2 or 3 days per week or morning only pattern. It was proposed to discontinue office operations in their current format at these locations to deliver a more efficient alternative in the form of local housing surgeries in each of these areas.

Transfer of First Stop Shop employees to the housing service

- 2) Due to the significant decline in customer demand, a number of posts in the FSS establishment have been held vacant. It was proposed to reduce the establishment and

¹ Data presented refers to available data at the time of writing the previous Committee Report August 2024.

transfer permanent employees to the housing service, with temporary employees supported in line with the council's Workforce Change Policy to access vacancies appropriate to their skills set and experience. The establishment position has changed since the writing of the last committee report and there are no longer any temporary contract employees. An updated position is provided later in this report.

Initiate cashless payment transactions in offices (cash payment still available through post office and paypoint)

- 3) As card payments account for the majority of payment transactions and alternative 'cash' payment facilities are available at over 240 paypoint facilities and post offices across North Lanarkshire, it was proposed to implement a 'cashless' payment approach.

1.7 Following discussion of the proposals Housing Committee agreed that:

- A full consultation be undertaken with stakeholders, including, but not limited to, those who continue to rely on FSSs and those who, pre-Covid made regular use of this service.
- That a further report be submitted to the following Housing Committee setting out the costs associated with re-introducing cash payments at Cumbernauld FSS.

1.8 A subsequent report was presented to Housing Committee on 6 November 2024 which set out the costs associated with re-introducing cash payments. Costs were estimated to be in excess of £105,000. There is no allocated provision for these works in the 2025/26 financial year and in the event that the works would be required, an appropriate funding source would require to be identified in liaison with the council's Strategic Capital Delivery Group.

1.9 The remainder of this report relates to the findings from the consultation undertaken and ensuing proposals.

2. Report

Consultation – methodology and headline response rate

2.1 The consultation was structured to elicit responses from two key groups, as agreed at committee: those who used the FSSs prior to the Covid-19 pandemic and those who currently use the FSS service.

2.2 Engagement with other services has continued throughout, from the initial stages of service review and re-design to help understand customer needs, map service provision and identify potential impact.

2.3 Four methods of gathering views on the proposals were employed:

2.3.1 The North Lanarkshire Tenants' Conference

The North Lanarkshire Tenants' Conference is held annually and provides one of the main ways in which to consult tenants on housing and housing related issues that affect them. Consultation takes place annually on rent setting and various aspects of housing policy. As the conference was planned for 16 November 2024 it provided a timely opportunity to carry out initial early engagement with tenants and residents on the FSS proposals and to formally launch the consultation. The primary aim was to facilitate a collaborative environment where feedback could be collected from tenants and residents. To enable this a presentation was delivered providing an overview of the current position, the driving factors for change, and re-design proposals. Discussion

time was provided and surveys were made available at each table for tenants and residents to complete. 102 tenants and residents attended the conference, 100 survey responses were received.

2.3.2 Telephone surveys

Methods to obtain views from previous FSS customers were explored and it was determined that the most viable way to achieve this was through a random sample of customers who previously used FSSs to pay council tax and/or rent. 703 were selected for telephone interview. The sample included customers who frequented FSSs across all locality areas. 635 contact attempts were made (68 of the 703 sample selected had no contact number). Of this only 32 people participated in the survey and 98 people preferred not to participate (advising they no longer used the FSSs and had no views on the proposals). The remainder were not able to be contacted, albeit several phone call attempts were made. Telephone surveys were undertaken over the period 13 – 24 January 2025.

2.3.3 Face to face surveys

To gather the views of customers who currently use the FSSs, the Tenant Participation (TP) Team were on site based across FSSs over a two week period 13 – 24 January 2025. The in-person surveys elicited 88 responses.

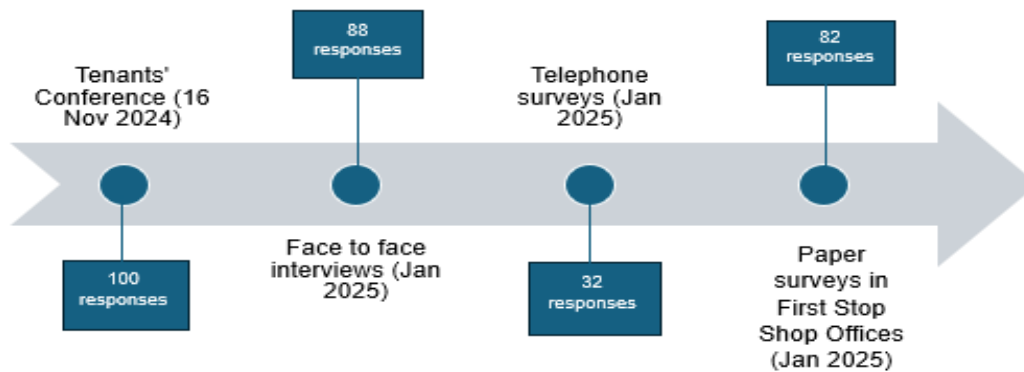
2.3.4 Survey forms

In addition to the above, a supply of paper survey forms were provided in the FSSs to allow customers the opportunity to provide their views out with the times of the face to face surveys. FSS staff were able to highlight this to customers, with some customers completing the surveys on site individually or with the support of FSS employees and other customers taking surveys with them and returning their completed forms at a later date within the consultation window. 82 completed surveys were collected.

2.3.5 Promotion/awareness of consultation opportunities

The consultation opportunities were promoted by the council's communications team, with details of when the TP team would be available in the FSSs promoted through social media channels, including the TP facebook page and the North Lanarkshire Federation facebook page. Details were also shared more widely with all tenants' and residents' groups. A separate press release on the Tenants' Conference also included details about the launch of the consultation.

Figure 1: Consultation Timeline



Consultation analysis²

Respondents

- 2.4 Overall, 302 individuals responded to the survey. Responses were received from individuals from all localities, although response rates varied across areas. The highest proportion of respondents were from Bellshill (17.8%) and Coatbridge (17.8%). The lowest proportion of respondents were from Kilsyth (2.0%) and Shotts (7.4%).
- 2.5 The majority of individuals who responded were in the 65+ years age group (49.3%) followed by the 51-64 age group (29.0%). The fewest responses were received from individuals who preferred not to say (2.0%) and the 16-26 years age group (2.7%).
- 2.6 Females accounted for the majority of responses (62%). Males accounted for 38%.

How respondents used/still use First Stop Shops

- 2.7 The majority of individuals reported they used a FSS prior to the Covid-19 Pandemic (72.2%).
- 2.8 Most respondents used the FSS prior to the pandemic for payments (72.6%), followed by housing enquiries (45.1%) and council tax/benefit enquiry (42.8%).
- 2.9 72.8% of respondents gave information on how often they use a FSS. Around a quarter use it weekly (26.4%), a further 21.4% use it fortnightly, 25.9% use it monthly and 5.0% use it more than once a week. 21.3% use it three times a year or less.
- 2.10 From those respondents who reported that they have stopped using a FSS, the majority said that they use online services (34.6%), followed by telephone (33.3%) and direct debit/standing order (28.2%). 19.2% of respondents use other methods, which included using a post office. In some instances respondents thought the FSSs had already been closed.
- 2.11 In terms of current usage, most individuals who responded who said they still use a FSS, said they use it for payments (71.0%). Housing enquiries were the next most common reason (44.6%) followed by council tax/benefit enquiry (40.6%). Just over 10% of respondents said they use it currently for 'other' reasons, which included, repairs, blue badge enquiries, help with forms, community alarm payment or laundry fob top up, collecting waste bags and social work enquiries.

Payments

- 2.12 51.2% of individuals who responded to the survey said they pay for council services by cash, with 40.1% reporting they pay by card or online and 24.8% by direct debit or standing order. Of those who use cash, 22.6% stated that they also use card/online payments, meaning 39.7% use only cash.
- 2.13 Most respondents were aware that they could pay for services like rent and council tax at paypoint facilities and post offices (81.2%). 55.0% of respondents said that they were able to use online or other payment options, such as paypoint, a post office or pay over the phone.

² Note not all respondents provided responses to every question.

- 2.14 From the respondents who said that they were not able to use these options, over half said the reason for this was preference (56.8%). A further 18.9% stated it was because they don't know how to and 18.9% stated it was because they don't have a digital device. A smaller percentage (5.3%) stated other reasons, including delays in processing Post Office/Paypoint payments, lack of trust in alternative services, not having the ability to check balances and payment amounts at Paypoints/Post Offices, and having the ability to carry out multiple tasks at once while in the FSSs.
- 2.15 The council has now launched an online rent account facility. This enables tenants to check their balance in real time and also make rent payments. A promotional campaign has been launched and over 1000 tenants have now signed up.

Digital support

- 2.16 Despite over two thirds of respondents reporting digital skills or access issues, only 12.2% of respondents were interested in finding out more about support available.

Views on proposals - cashless transactions

- 2.17 The majority of respondents said that they would continue to use the FSSs and pay for services by card if cashless transactions were introduced (69.3%).

Views on proposals – integration of six First Stop Shops with local housing offices

- 2.18 Respondents were asked whether they agreed with the proposal to integrate six FSSs into local housing offices in Airdrie, Coatbridge, Cumbernauld, Motherwell, Wishaw and Shotts. 67.9% of individuals who responded said they agreed with this proposal.
- 2.19 Of those who were opposed, some were concerned that the proposals meant they would no longer have a local office and so were worried about having to travel further. Some liked the familiarity of the current location.
- 2.20 A high proportion of those who provided further information on why they were opposed commented on the possible closure of the Bellshill and Viewpark offices, which is not specifically related to this proposal (29.0% of those who said no were from Bellshill).
- 2.21 The percentage of those in favour was even higher when considering only those that would be directly affected by the proposal. Those who were most in favour were from Airdrie, Coatbridge, Cumbernauld, Motherwell, Shotts and Wishaw. When only considering these areas, 80.5% were in favour of the proposals.

Views on proposals – closure of four First Stop Shops and alternative provision of local housing surgeries

- 2.22 Respondents were asked if they agreed with the proposal to close the FSSs at Bellshill, Kilsyth, Moodiesburn and Viewpark with locality housing surgeries provided in these areas as an alternative. 53.99% of respondents agreed with this proposal. 33.46% disagreed and 12.55% were unsure.
- 2.23 Most who were in opposition of the proposal were from the Kilsyth, Northern Moodiesburn and Bellshill areas. Overall, 21.6% of those in affected areas agreed with proposals.
- 2.24 When asked what else may help, respondents suggested:

- FSSs could be put into local libraries
- Issues with telephone enquiries cause people to visit offices in person
- Could consider option to introduce smaller cash offices, open one day a week
- Digital training could be provided in FSSs
- Other options to pay online, that don't rely on having a physical card, could allow payments on the go

2.25 Further detail and analysis on the consultation can be found in the consultation report, attached as an Appendix to this report.

Analysis of service demand – an updated position

2.26 The FSSs continue to experience a sustained lower level of enquiries. The previous report highlighted an average reduction of 86.1% in enquiries across FSSs over 2019/20 to 2023/24. Housing enquiries accounted for 78.8% of all enquiries but had also reduced significantly by 71.4%. A reduction of 54% was recorded in payment transactions and 51% in the transactional amount processed.

2.27 The table below shows that this downward trajectory continues.

Table 1: First Stop Shop Enquiries: Average number of enquiries per day (1 June to 31 December 2024)

FSS Stats	June	July	Aug	Sept	Oct	Nov	Dec	Average Daily
Airdrie	33	24	32	28	31	37	18	32
Coatbridge	32	18	29	33	15	24	12	27
Cumbernauld	18	8	17	19	15	14	7	16
Motherwell	45	24	37.5	29	41	40	26	35
Wishaw	18	21	30	26	25	31	18	27
Bellshill	22	13	14	14	15	18	10	15
Kilsyth	3	2	2	4	2	3	3	3
Moodiesburn	8	5	5	7	4	7	6	6
Shotts	18	17	13	13	20	26	15	20
Viewpark	2	2	2	2	2	2	2	2

First Stop Shop Establishment – an updated position

2.28 The FSS establishment comprises 48.17 FTE posts, of which there are currently 23 FTE employees in post. The post of Customer Manager (NLC16) was transferred to the Customer Service Hub and now sits within Strategic Communications. Due to the uncertain nature of temporary contracts, some existing temporary employees had sought permanent employment elsewhere in the council, since the time of the last committee report, therefore the decision was taken to fill all remaining temporary posts within the FSS establishment on a permanent basis to ensure staff were retained to

prevent attrition having a negative impact on front line service provision. 25.17 FTE posts are currently vacant, (22.17 FTE at grade NLC5 and 3 FTE posts vacant at grade NLC7) which have been held due to declining demand for enquiries and pending the outcome of the service review.

Service re-design proposals

First Stop Shop establishment

- 2.29 An evaluation of the existing structure was undertaken to identify inefficiencies, overlapping roles, skills, gaps and scope for service optimisation to achieve improved customer and business benefits. A new organisational structure integrating FSS employees within the housing service is proposed to improve productivity, collaboration and align with the council's strategic goals.
- 2.30 It is proposed that all 23 FTE posts are retained and incorporated into housing services and that the 25.17 FTE posts which are currently vacant are deleted. The post of Operations Manager (NLC10) is proposed to be redesignated to Housing Co-ordinator. There are no proposed changes to the designations of the Team Leader (Customer Service) and Customer Service Officer posts. These posts were graded NLC7 and NLC5 partly in recognition of the banking responsibilities previously undertaken in these roles. To ensure there is no financial detriment to existing employees, a review of the existing job descriptions and responsibilities of the roles has been undertaken and alternative responsibilities identified, which subject to job evaluation, will retain the current grades.

Table 2: First Stop Shop Establishment (current and proposed)

FSS Current Position	Grade	Current FTE	Delete FTE	Proposed	Grade	Proposed FTE
Operations Manager	NLC10	1	-	Re-designate to Housing Co-ordinator	NLC10	1
Development Officer	NLC7	1	-1	Delete		0
Customer Service Team Leader	NLC7	6	-2	Customer Service Team Leader	NLC7	4
Customer Service Assistants	NLC5	40.17	-22.17	Customer Service Officer	NLC5	18
Total		48.17	-25.17			23

- 2.31 A communication plan is under development to engage with employees and Trade Unions on the changes. An implementation plan and timeline to ensure a smooth transition has also been developed which includes training and role transitioning support.

Cashless transactions

- 2.32 The majority of current financial transactions continue to be card payments. Customers continue to be supported to set up direct debit payments and to be signposted to the option of the telephone payment line and online payment portal. For people in receipt

of Universal Credit the option of 'direct payment' ensures rent is paid directly to the council (as a landlord) providing a convenient payment option as well as ensuring timely payment for the council. There are over 240 paypoint facilities and 20 post offices in North Lanarkshire which also provide ways in which to pay to rent and council tax by cash.

- 2.33 Cashless transactions is currently operational in Cumbernauld FSS. No alternative premises have yet been identified that could meet the service requirements to provide a cash payment facility option. Evidence of success since the introduction of cashless payments in Cumbernauld FSS has been demonstrated, with productivity and efficiency improved, enabling resources to be deployed where most needed. There have been minimal comments or complaints received since its implementation.
- 2.34 Due to the sustained reduction in cash payments which is projected to continue as society continues to increasingly shift towards electronic methods, and that given over 69% of respondents to the consultation said they would continue to use FSS facilities to pay for council services by card, it is proposed to extend the cashless transactions approach to all remaining FSS/housing offices. There are many benefits to this type of approach. These can include reduced crime rates, enhanced security, easy tracking and budgeting and reduced operating costs associated with handling, storing and depositing money. However, there are undoubtedly social issues which exist that require some consideration. The consultation has highlighted some of these very issues and has brought to the forefront that effective outreach efforts are vital, to ensure that people do not experience barriers.
- 2.35 Customers need to be fully aware of all options available to them, including the alternative options to continue to pay cash, should they continue to choose to do so, and that they are supported effectively to make this transition.
- 2.36 The council's housing/FSS team will focus on the key areas of challenge that come with this transition to mitigate any potential disadvantage. Targeted support will be focused on people who use FSSs who are without access to banking facilities; those who experience digital connectivity issues, either through access to a digital device or have limited technology literacy. Working in tandem with other council programmes, such as Digital NL, measures will be implemented which will improve digital access and connectivity, and in the short term, a targeted approach will be taken to reach customers who use only use cash to pay for council services in the FSSs to assess and address any support needs in the transition. Particular focus will be placed on older population age groups and people with disabilities.

First Stop Shop offices

- 2.37 The majority of respondents (67.9%) are supportive of the proposal to integrate the six FSSs with local housing offices, with a greater level of support for those directly affected (80.5%). It is therefore proposed to integrate Airdrie, Coatbridge, Cumbernauld, Motherwell, Wishaw and Shotts.
- 2.38 Although there is majority support for the closure of four FSSs – Viewpark, Kilsyth, Moodiesburn and Bellshill (54.0%), it is acknowledged that those directly impacted by the proposals mostly disagree (73.0%). Whilst this position is acknowledged and understood, the analysis of service demand continues to demonstrate declining demand which in the context of the current operating model is unsustainable.
- 2.39 It is evident that there is clear scope for integration and coordination, better using our community assets and resources to achieve greater simplicity and improved outcomes

for communities and people in North Lanarkshire. The Plan sets out our shared vision for a more equal and prosperous North Lanarkshire and the Programme of Work, the main delivery vehicle, translates this vision into priorities for action. This re-design of the FSSs contributes to several of the key programmes:

- Transforming Places – better planning and coordination of public investment to deliver transformational change in local communities
- Resilient People – working with partners and wider stakeholders to implement supports that addresses impacts of poverty and reduces inequality through empowering people and communities and developing resilience
- Digital North Lanarkshire – supporting and improving digital connectivity to harness the potential of digital transformation in realising improved outcomes for people, communities and the council

2.40 The restructure of housing locality teams will assist in facilitating a successful transition through providing scope for improved flexible local services which will include local housing surgeries to ensure people can continue to access the support they need in their local areas. This provision will be monitored and reviewed to make sure they are accessible, responsive to needs, and user-centred, designed with people and communities at the forefront.

2.41 It is also recognised that some people will be more affected than others. This primarily (but not exclusively) includes older people and disabled people who may experience greater challenges with some of these proposals. The service is committed to working with partners to identify and implement measures which will proactively target groups at higher risk of experiencing disadvantage to ensure that any potential adverse impact is mitigated. Impact will be closely monitored to identify any other measures required to address any concerns.

Financial impact

2.42 The deletion in posts will result in overall savings of £497,626 being achieved through the proposed changes to the FSS establishment. With the move to FSS becoming an HRA function, savings will be realised within both the General Fund and HRA. Table 3 below shows the financial impact resulting from the Service redesign and how this is represented within HRA and General Fund.

Table 3: Service Re-design Savings

Service Re-design Area	Saving £	HRA £	General Fund £
Establishment Changes	568,256	(800,281)	1,368,537
Supporting Budgets	60,035	(22,000)	82,035
Cessation of cash collection	30,100	20,167	9,933
Recharges	(160,765)	966,573	(1,127,338)
Total Saving	497,626	164,458	333,168

Financial risk

- 2.43 Rent and council tax payments represent the majority of payment transactions within FSSs. Data highlights that card payments and other digital methods account for the majority of transactions. Direct debit has been and continues to be proactively promoted as a convenient payment method, with the FSSs a key enabler in supporting customers to set up direct debit payment accounts. The housing locality teams will continue to promote direct debit as an option following the roll out of 'cashless' transactions to further increase the number of tenants and residents signed up to direct debit, and signpost customers to other alternative methods where direct debit is not an option. Council tenants are also encouraged to sign up to 'direct payments' which ensures Universal Credit housing payments are paid directly to the council as their landlord. These factors will help mitigate potential financial risk.

3. Measures of success

- 3.1 Implementation of a new sustainable operating model, which better meets customer needs, whilst providing improved efficiency of service and improved employee opportunities.

4. Supporting documentation

- 4.1 Appendix – Consultation Report



Stephen Llewellyn
Chief Officer (Housing)

5. Impacts

<p>5.1 Public Sector Equality Duty and Fairer Scotland Duty Does the report contain information that has an impact as a result of the Public Sector Equality Duty and/or Fairer Scotland Duty? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If Yes, please provide a brief summary of the impact?</p> <p>The majority of FSS employees are female. These proposals impact positively through providing improved career opportunities. Although there is no data available which captures the protected characteristics of FSS customers, it may be the case that particular population groups/or individuals who share a particular protected characteristic may be more likely to use FSS services and may therefore be more affected than others. This may include older people. This is reflected in the consultation carried out. A full EqIA has been undertaken. If Yes, has an assessment been carried out and published on the council's website? https://www.northlanarkshire.gov.uk/your-community/equalities/equality-and-fairer-scotland-duty-impact-assessments Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>
<p>5.2 Financial impact Does the report contain any financial impacts? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If Yes, have all relevant financial impacts been discussed and agreed with Finance? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If Yes, please provide a brief summary of the impact?</p> <p>Financial impacts are outlined in section 2.44 – 2.45. £497,626 to be realised in savings arising from the proposals.</p>
<p>5.3 HR policy impact Does the report contain any HR policy or procedure impacts? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If Yes, have all relevant HR impacts been discussed and agreed with People Resources? Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, please provide a brief summary of the impact?</p> <p>HR impacts are outlined in section 2.32 – 2.34. All current FSS employees proposed to be retained and 25.17 vacant FTE posts proposed to be deleted from the establishment.</p>
<p>5.4 Legal impact Does the report contain any legal impacts (such as general legal matters, statutory considerations (including employment law considerations), or new legislation)? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> If Yes, have all relevant legal impacts been discussed and agreed with Legal and Democratic? Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, please provide a brief summary of the impact?</p>
<p>5.5 Data protection impact Does the report / project / practice contain or involve the processing of personal data? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>

If Yes, is the processing of this personal data likely to result in a high risk to the data subject?

Yes No

If Yes, has a Data Protection Impact Assessment (DPIA) been carried out and e-mailed to dataprotection@northlan.gov.uk

Yes No

5.6 Technology / Digital impact

Does the report contain information that has an impact on either technology, digital transformation, service redesign / business change processes, data management, or connectivity / broadband / Wi-Fi?

Yes No

If Yes, please provide a brief summary of the impact?

Digital impacts connected to broader aspects of improving digital connectivity and access generally.

Where the impact identifies a requirement for significant technology change, has an assessment been carried out (or is scheduled to be carried out) by the Enterprise Architecture Governance Group (EAGG)?

Yes No

5.7 Environmental / Carbon impact

Does the report / project / practice contain information that has an impact on any environmental or carbon matters?

Yes No

If Yes, please provide a brief summary of the impact?

5.8 Communications impact

Does the report contain any information that has an impact on the council's communications activities?

Yes No

If Yes, please provide a brief summary of the impact?

A communications strategy will require to be developed and implemented to ensure any key messages surrounding service redesign are communicated and cascaded effectively to the general public, council services and partners.

5.9 Risk impact

Is there a risk impact?

Yes No

If Yes, please provide a brief summary of the key risks and potential impacts, highlighting where the risk(s) are assessed and recorded (e.g. Corporate or Service or Project Risk Registers), and how they are managed?

There are several risks associated with the continuation of the current FSS operating model. Failure to adapt the service to meet changing customer needs presents both financial and reputational risks for the council. These risks are recorded on the Service Risk Register.

5.10 Armed Forces Covenant Duty

Does the report require to take due regard of the Armed Forces Covenant Duty (i.e. does it relate to healthcare, housing, or education services for in-Service or ex-Service personnel, or their families, or widow(er)s)?

Yes No

If Yes, please provide a brief summary of the provision which has been made to ensure there has been appropriate consideration of the particular needs of the

Armed Forces community to make sure that they do not face disadvantage compared to other citizens in the provision of public services.

5.11 Children's rights and wellbeing impact

Does the report contain any information regarding any council activity, service delivery, policy, or plan that has an impact on children and young people up to the age of 18, or on a specific group of these?

Yes No

If Yes, please provide a brief summary of the impact and the provision that has been made to ensure there has been appropriate consideration of the relevant Articles from the United Nations Convention on the Rights of the Child (UNCRC).

If Yes, has a Children's Rights and Wellbeing Impact Assessment (CRWIA) been carried out?

Yes No

First Stop Shop Consultation Report

February 2025

1. Background

The First Stop Shops (FSSs) were previously the main face to face contact channel for most key council services and payment transactions. Enquiries relating to housing, council tax and benefits, the Scottish Welfare Fund, environmental services and education have all been managed through the services provided in the FSSs, providing a single point of contact for customers. Over recent years customer demand has fallen significantly by over 86%. This has been largely driven by changes in consumer behaviour arising from the pandemic, alongside developments implemented through the council's Digital NL programme, which have increased the range of digital contact options available for customers. This has resulted in more customers opting for digital and telephone contact options for routine enquiries. The closure of the Municipal Banks in 2022 has also substantially contributed to the reduction in demand.

The majority of enquiries now managed through the FSSs relate to housing enquiries. These include enquiries related to homelessness, anti-social behaviour, rent arrears, income maximisation, housing allocation, housing support, general housing advice and housing options. Financial transaction services, such as council tax, rent, blue badge payments and service cash advances continue to be provided within the FSSs, albeit with much lesser demand for these services.

The significant decline in customer demand and changing customer preferences has necessitated a review of the current operating model to ensure the service continues to meet the changing needs of customers whilst providing best value and a sustainable future delivery model.

A report was presented to Housing Committee in August 2024, providing an overview of the current operating model and key issues which have driven a review of the FSS service. It set out proposals to redesign the service, including:

- The rationalisation of FSS offices;
- The integration of the FSS service into the existing housing locality structure; and
- The roll out of a 'cashless' financial transaction approach to all remaining offices.

Committee agreed that a full consultation would be undertaken with stakeholders including, but not limited to, those who continue to rely on FSSs and those who, pre-Covid, made regular use of this service.

2. Methodology

The consultation was structured to elicit responses from two key groups, as agreed at Committee: those who used the FSSs prior to the Covid-19 pandemic and those who currently use the FSS service. Four methods of gathering views on the proposals were employed:

The North Lanarkshire Tenants' Conference

The North Lanarkshire Tenants' Conference is held annually and provides one of the main ways in which to consult tenants on housing and housing related issues that affect them. Consultation takes place annually on rent setting and various aspects of housing policy. As the conference was planned for 16 November 2024 it provided a timely opportunity to carry out initial early engagement with tenants and residents on the FSS proposals and to formally launch the

consultation. The primary aim was to facilitate a collaborative environment where feedback could be collected from tenants and residents. To enable this a presentation was delivered providing an overview of the current position, the driving factors for change, and re-design proposals. Discussion time was provided and surveys were made available at each table for tenants and residents to complete. 102 tenants and residents attended the conference. 100 survey responses were received.

Telephone surveys

Methods to obtain views from previous FSS customers were explored and it was determined that the most viable way to achieve this was through a random sample of customers who previously used FSSs to pay council tax and/or rent. 703 were selected for telephone interview. The sample included customers who frequented FSSs across all locality areas. 635 contact attempts were made (68 of the 703 sample selected had no contact number). Of this 32 people participated in the survey and 98 people preferred not to participate. The remainder were not able to be contacted, albeit several phone call attempts were made. Telephone surveys were undertaken over the period 13 – 24 January 2025.

Face to face surveys

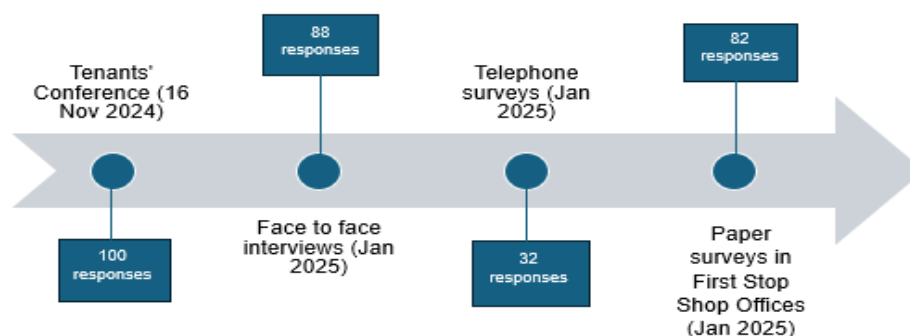
To gather the views of customers who currently use the FSSs, the Tenant Participation (TP) Team were on based across FSSs over a two-week period from 13–24 January 2025. The in-person surveys elicited 88 responses.

Survey forms

In addition to the above, a supply of paper survey forms were provided in the FSSs to allow customers the opportunity to provide their views out with the times of the face to face surveys. FSS staff were able to highlight this to customers, with some customers completing the surveys on site individually or with the support of FSS employees, and other customers taking surveys with them and returning their completed forms at a later date within the consultation window. 82 completed surveys were collected.

Promotion/Awareness of Consultation Opportunities

The consultation opportunities were promoted by the council’s communications team, with details of when the TP team would be available in the FSSs promoted through social media channels, including the TP Facebook page. A separate press release on the Tenants’ Conference also included details about the launch of the consultation.



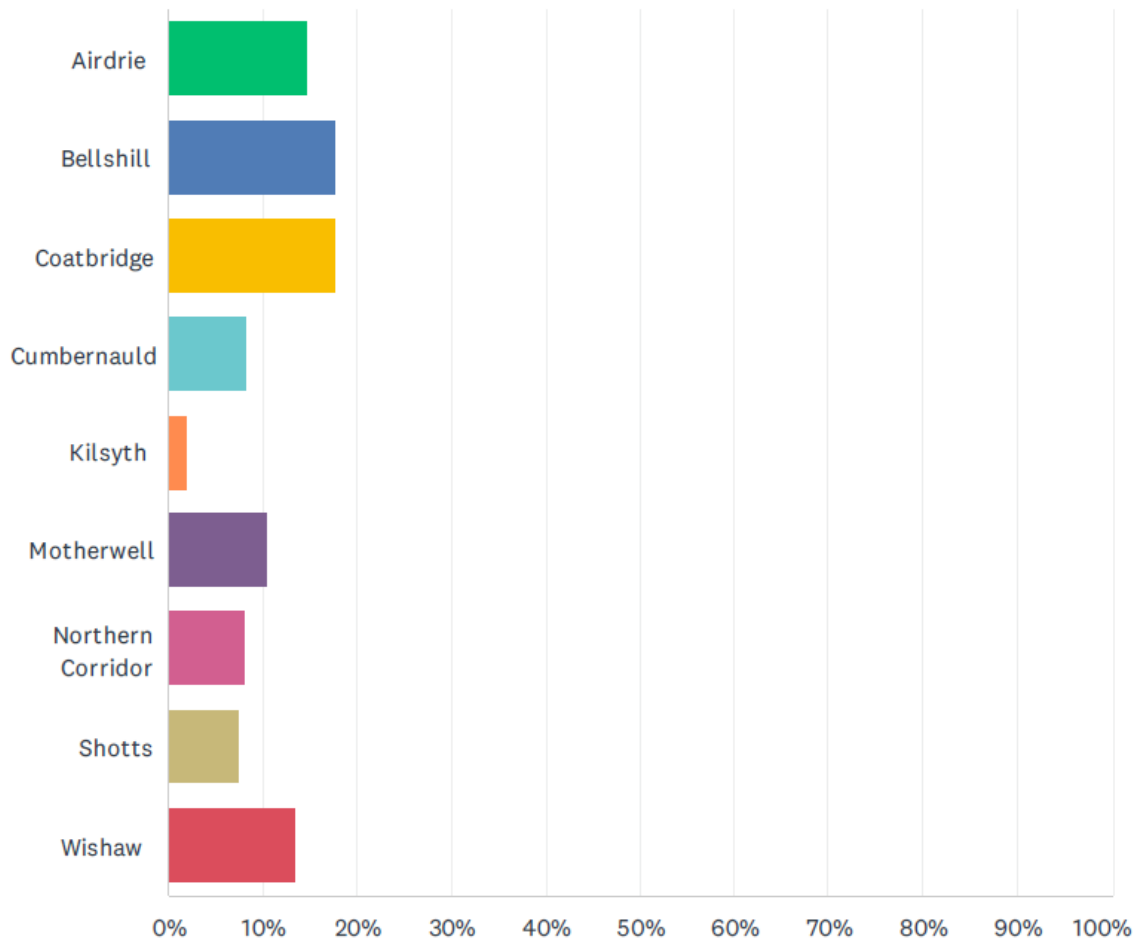
3. Respondent Profile

3.1 Area

98.7% of respondents provided information on the area where they live. The spread of responses is largely consistent with the population distribution across North Lanarkshire, with a very slightly higher response from the Bellshill and Shotts areas (5% and 4% higher) and slightly lower in Cumbernauld (6% lower).

When later asked which FSS they used, upward of 74% stated that they use their local office. Those living in Cumbernauld, Motherwell, Moodiesburn and Shotts showed a higher likelihood for using another FSS (20-26%). Those in Airdrie, Bellshill, Coatbridge, Kilsyth and Wishaw were less likely to use another FSS (0-5%).

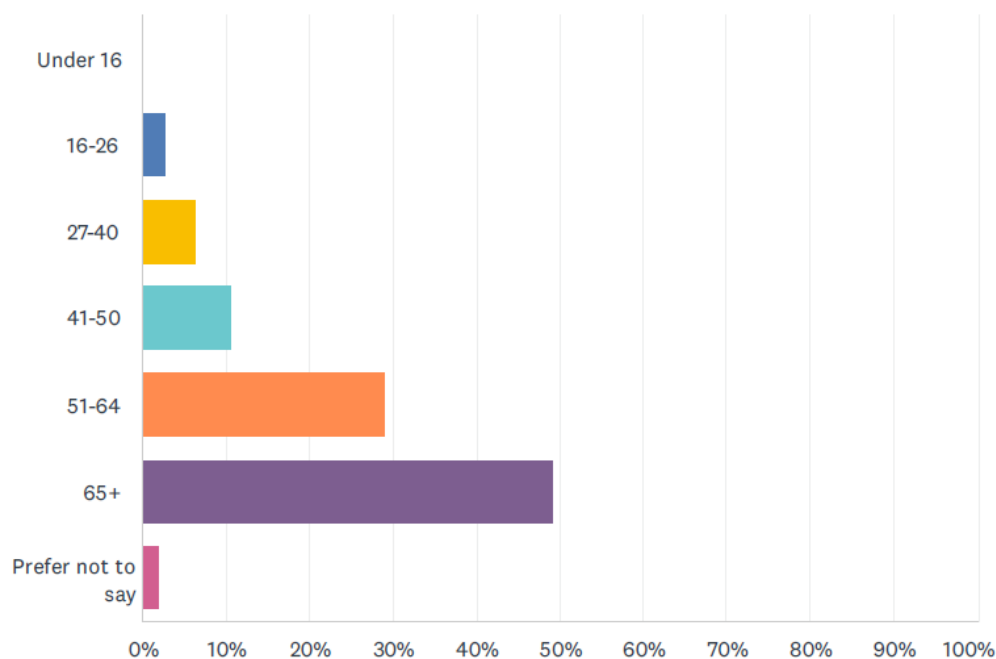
CHART 1: Response by Area



3.2 Age

Almost all respondents provided information on their age (97.4%). Just under half (49.3%) were aged 65 and over, 29.0% were aged between 51-64 years, 10.7% were between 41-50, and 9% were 40 or under.

CHART 2: Response by Age



A higher proportion of responses were from females (61.8%). 37.8% of responses were from males. Proportionally, more males were in the 51-64 age category (34% compared to 25%). More females were aged 65+ (52% compared to 45%).

4 Usage

4.1 Covid-19

72.2% of respondents stated that they used the FSSs prior to the Covid-19 pandemic. When later asked if they still use a FSSs, the same overall percentage said they did (73.7%).

Breaking this down further shows that 81.5% of those who used the FSS prior to Covid still do; 18.4% who used to use a FSS now don't; 48.3% who previously didn't now do; and 51.7% who didn't before still don't. There is no significant difference in the reasons for use before and after Covid, apart from a small increase in the number of 'other' enquiries (increased from 13 to 23).

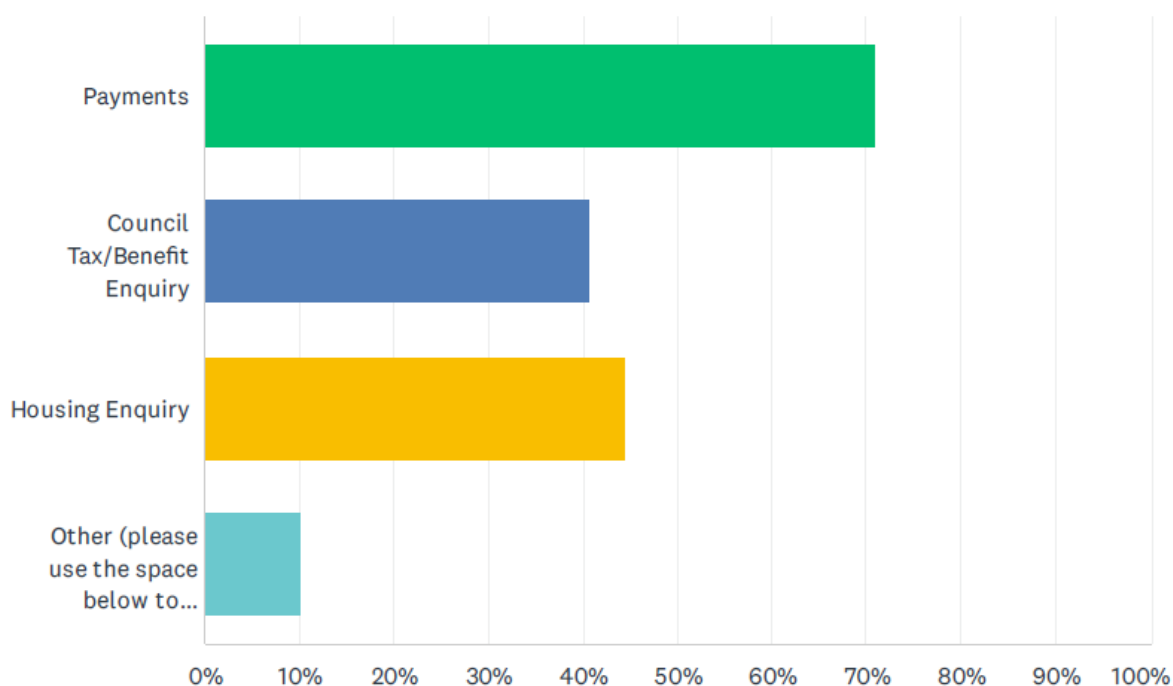
There does not appear to be any significant change in reported usage by area.

While there may be differences for small cohorts or for individuals, there does not appear to be any noticeable difference in responses comparing pre- to post- Covid for any of the other questions asked.

4.2 Usage Type

The majority of respondents (71.0%) use the FSSs to make payments. Under half use the FSS for council tax/ benefit enquiries (40.6%) or for housing enquiries (44.6%). A small percentage use the FSSs for other reasons (10.3%). This may include enquiries for social work, repairs or blue badges.

CHART 3: Usage Type



Generally, there does not appear to be any variation in type of usage by area. There is however a slight difference in reported usage in Bellshill with a higher number of council tax and benefit enquiries. The number of housing, or 'other', enquiries were proportionally higher in Shotts.

Analysis by age shows that those under 50 were less likely to use the FSSs for payments (39% of 41-50 year olds and 24% of 27-40 year olds, compared to 43% overall). Those aged over 65 were 5% more likely to use the FSSs for payments. There is less variation in those who use a FSS for council tax enquiries, with all age groups using it more or less equally, apart from those aged under 40, who were less likely to use it for this purpose (16.1% of those under 40 used it for council tax/ benefit enquiries). This group were much more likely to use FSSs for housing enquiries (51.6% of those under 40 used the FSSs for housing enquiries, compared to 27% overall and 31% for over 65's).

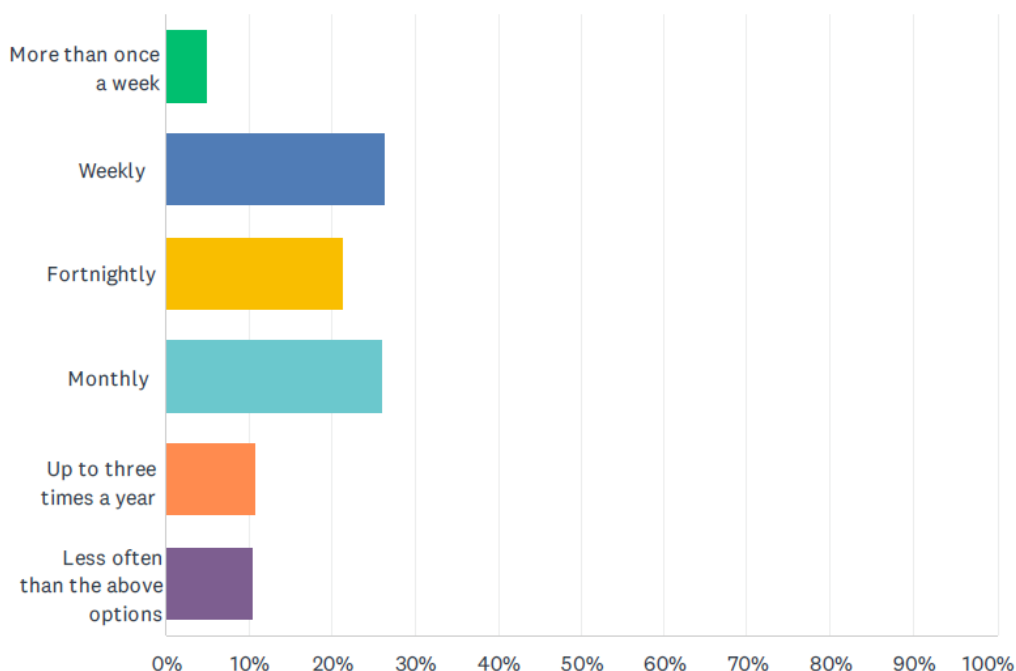
Those who use a FSS for payments or council tax/ benefit enquiries were more likely to use it weekly, fortnightly or monthly. Those who use it for housing enquiries either visited on a weekly basis or much less often.

Of those who previously used a FSS to make payments but no longer do, a third now use online services, a third pay by telephone and third have set up a direct debit.

4.3 Frequency of use

72.8% of respondents gave information on how often they use a FSS. Around a quarter use it weekly, a further 21.4% use it fortnightly, 25.9% use it monthly and 5.0% use it more than once a week. 23.3% use it three times a year or less.

CHART 4: Frequency of Use



For all age groups, other than the over 65's, there appears to be a correlation between the frequency of use and age. The most commonly chosen option for each age group is:

- Aged 16-26: Less than three times a year
- Aged 27-40: Monthly
- Aged 41-50: Fortnightly
- Aged 51-64: Weekly

Those over 65 were most likely to use a FSS monthly but a high proportion also used it weekly or fortnightly.

78 people gave reasons why they have stopped using a FSS. Of these, 34.6% now use online services, 28.2% have set up a direct debit or standing order, 33.3% use telephone services and 6.4% use online reporting or enquiry forms. 19.2% stated they use another method (however this survey option was mainly used for general comments about FSSs, not for specifying other methods).

Younger age groups were more likely to have switched to using online methods, whereas older age groups were more likely to have set up a direct debit or standing order.

4.4 Paying for council services

51.2% stated that they pay for council services using cash. 40.0% pay by card or online and 24.8% pay by direct debit or standing order.

Of those who use cash, 22.6% stated that they also use card/ online payments, meaning 39.7% use only cash.

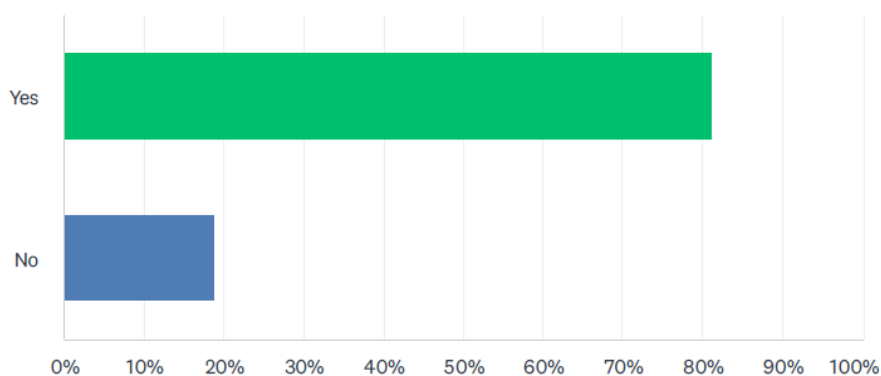
Those in the 51-64 age group were most likely to use cash to pay for council services, followed by those aged over 65. Those under 40 were least likely to use cash, instead favouring card or online methods (and were 20% more likely to pay by card or online methods compared to the average).

There is some variation between areas with those in Bellshill and Motherwell more likely to use cash, those in Shotts and Cumbernauld more likely to use card or online methods and those in Airdrie, Coatbridge and Kilsyth most likely to use direct debits or standing orders.

Only 57.1% of those who pay by direct debit or standing order reported still using FSSs, compared to 95.9% of those who pay by cash. Those who pay by direct debit were likely to visit the FSSs far less often too, with only 8.1% stating that they visit a FSSs weekly or fortnightly. This is in contrast to those who pay by cash, with 40.2% visiting weekly and 23.0% visiting fortnightly. Those who pay by direct debit visited either monthly, up to three times a year or far less often (with an even spread between these options).

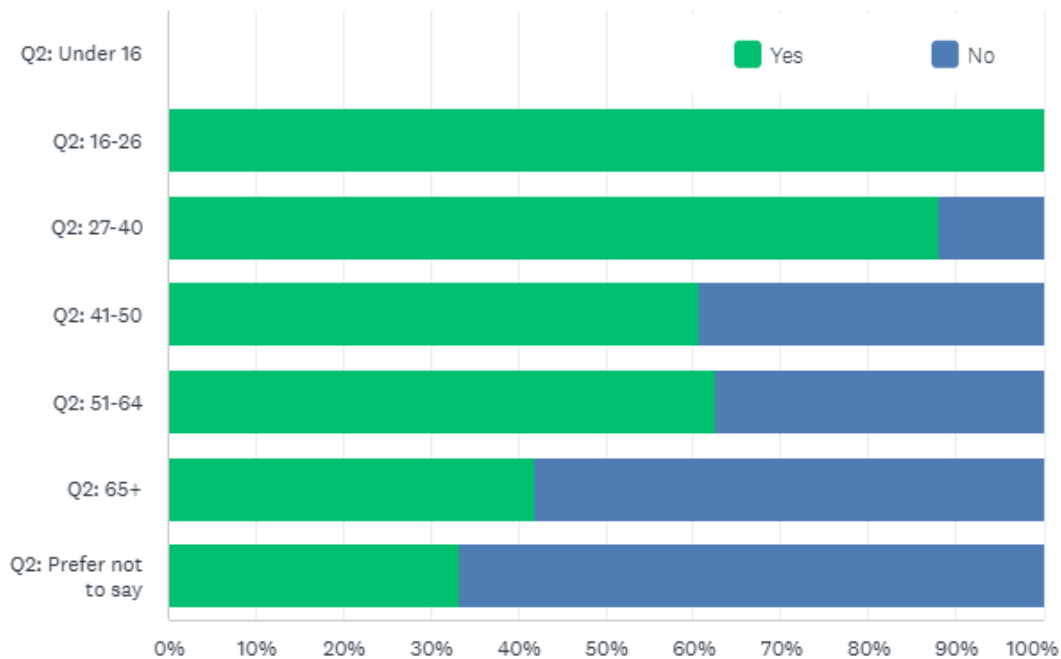
When later asked if they were aware that you can pay invoices and bills such as rent and council tax at over 200 Paypoint facilities and over 20 Post Offices in North Lanarkshire, the majority (81.2%) said they were already aware.

CHART 5: Awareness of alternative payment options



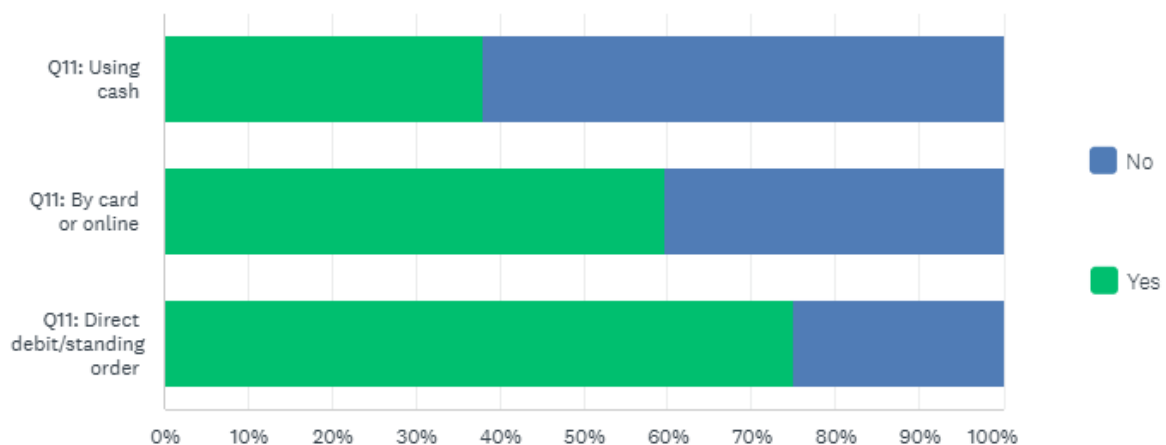
Just over half (55.0%) said they were able to use other payment options, such as Paypoint, a Post Office, paying over the phone, or online payments. Those who weren't able to use other methods were asked why this was the case. Over half stated that it was a preference (56.8%). A further 18.9% stated it was because they don't know how to and 18.9% stated it was because they don't have a digital device. A smaller percentage (5.3%) stated other reasons, including delays in processing Post Office/ Paypoint payments, lack of trust in alternative services, not having the ability to check balances and payment amounts at Paypoints/ Post Offices, and having the ability to carry out multiple tasks at once while in the FSSs.

CHART 6: Ability to use alternative payment methods



Those in older age groups were more likely to report that they were unable to use alternative methods of payment (CHART 6). Only 11.8% of those under 40 were unable to use alternative methods, compared to 58.1% aged over 65. This may seem in contrast to the previous question where over 65s were only 4% less likely to pay using card or online methods, however may be explained that those who can switch to other methods have, and those who haven't either are unable to or prefer not to.

CHART 7: Ability to use alternative payment options (online, Paypoint, Post Office or telephone), by method of payment



Those who use cash to pay for services were more likely to state that they were unable to use other methods of payment (62.0%). Those who pay by direct debit were almost twice as likely to be able to use other methods. The reasons for not being able to use alternative methods, however, didn't differ between those paying by cash and those paying by card/ online (over half said it was because they preferred not to, a fifth said it was because they didn't know how to and a fifth did not have a digital device). Those who pay by direct debit were more likely state that

they don't use alternative methods because they don't know how to, rather than out of preference.

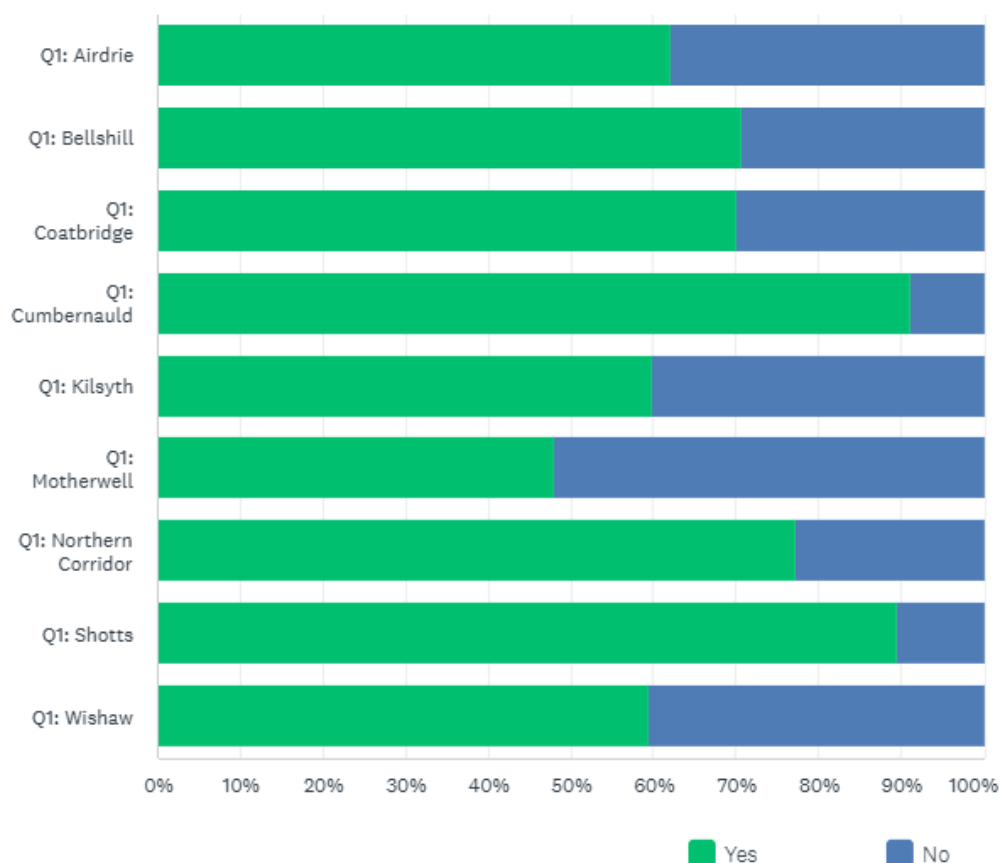
Those who didn't have access to a digital device or didn't know how to use alternative services were asked if they would be interested in finding out more about the support available to help them. The overwhelming majority did not want assistance, however 11 people left contact details.

5 Response to proposals

5.1 Cashless facilities

Due to a reduction in the demand for cash payments at FSSs, the council is considering introducing cashless payment facilities only. When respondents were asked if they would continue to use FSS facilities to pay by card, the majority said they would continue to use the FSSs (69.3%).

CHART 8: Responses in favour of introducing cashless facilities only, by area



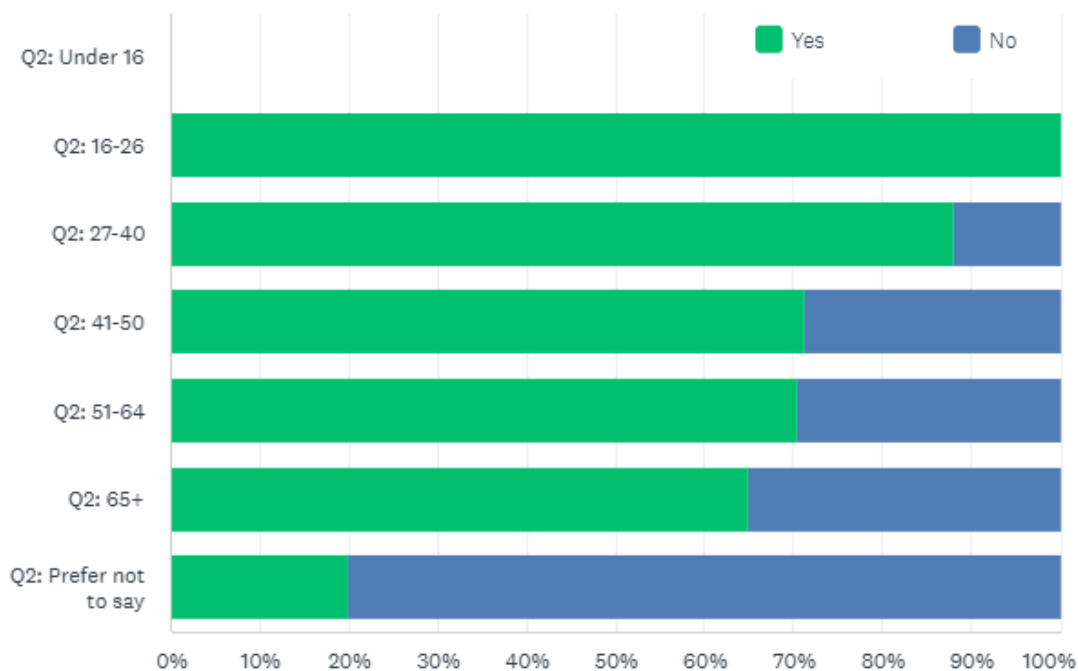
Respondents from Shotts and Cumbernauld were more likely to continue to use FSSs. These areas also reported the highest rate of online payments/ card use. Those in Motherwell were least likely to continue using FSSs (Motherwell also has the second highest percentage use of cash).

Those who said they wouldn't use the FSSs if there were only cashless payment facilities available, stated that this was because:

- They only use cash
- They have always used cash
- Cash is easier for budgeting
- Lack of trust when making card payments
- Job role uses cash e.g. taxi driver

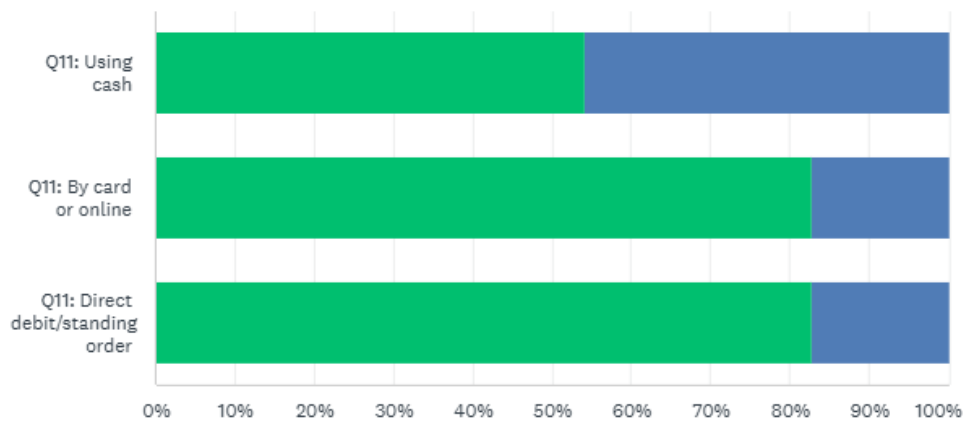
Similar to the previous question on using alternative methods of payment, older age groups were less likely to continue to use FSSs if they could only pay by cashless methods (CHART 9).

CHART 9: Responses in favour of introducing cashless facilities only, by age



Those who currently pay by cash were less likely to continue using FSSs if only cashless payment facilities were available (54.2% compared to 82.8% of those using either card/ online payments or direct debit/ standing orders). When considering those who *only* use cash, 42.2% were in favour.

CHART 10: Responses in favour of introducing cashless facilities only, by payment type



5.2 Integration with Housing Offices

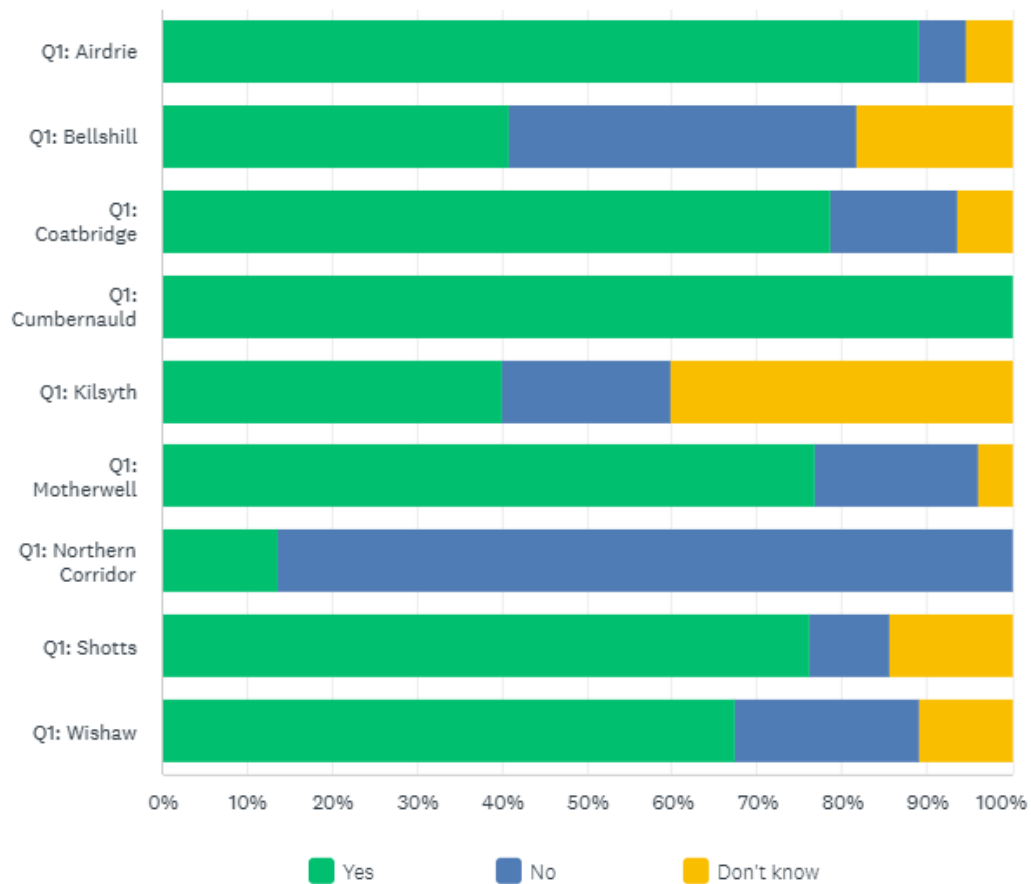
Due to an overall reduction in footfall at the FSSs, the council is proposing to integrate six FSS into local housing offices in Airdrie, Coatbridge, Cumbernauld, Motherwell, Wishaw and Shotts, where the same services will continue to be available.

When asked if they agreed with the proposal to continue to provide the same services within the reception area of local housing offices in Airdrie, Coatbridge, Cumbernauld, Motherwell, Wishaw and Shotts, the majority agreed (67.9%). Of those who were opposed, some were concerned that the proposals meant they would no longer have a local office and so were worried about having to travel further. Some liked the familiarity of the current location.

A high proportion of those who provided further information on why they were opposed commented on the possible closure of the Bellshill and Viewpark offices, which is not specifically related to this proposal (29.0% of those who said no were from Bellshill). This suggests that the percentage in favour of this particular proposal may be higher than reported.

The percentage of those in favour was even higher when considering only those that would be directly affected by the proposal. As can be seen in Chart 10, those who were most in favour were from Airdrie, Coatbridge, Cumbernauld, Motherwell, Shotts and Wishaw. When only considering these areas, 80.5% were in favour.

CHART 10: Responses in favour of integration with housing offices, by area

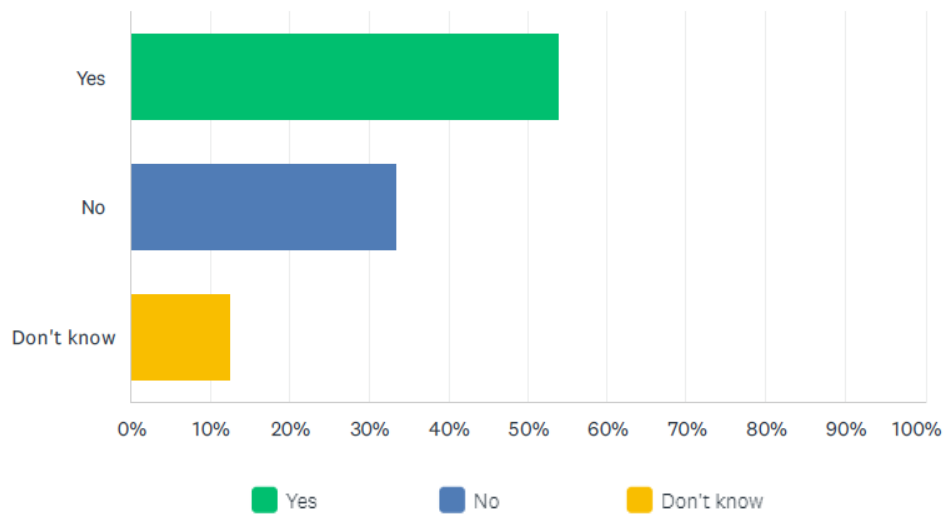


5.3 Closure of First Stop Shops

The four FSSs in Bellshill, Kilsyth, Moodiesburn and Viewpark are underused, with a reduction of between 54% and 68% in the number of payment transactions in each of these in the past year. The number of enquiries has also significantly reduced. For example, enquiries have reduced by 94% in the Bellshill FSS and this equates to less than 7 people per day visiting the shop. Most of these enquiries are for housing issues. Paypoint and Post Office facilities are available in all these areas.

When asked if they agreed with the proposal to close the FSSs in Bellshill, Kilsyth, Moodiesburn and Viewpark, and instead provide regular local housing surgeries in these areas, more than half agreed (54.0%). 33.5% disagreed with the proposal and 12.6% were unsure.

CHART 11: Responses in favour of the closure of First Stop Shops



Many of those who were unsure stated that this was because the proposals were not for their area and so they felt they couldn't comment.

Those who disagreed, stated a variety of reasons including:

- Needing face-to-face contact to help tackle isolation
- Preference for face-to-face contact so they can more easily explain issues or get assistance with other enquiries
- Needing FSSs for local people who can't use public transport or pay for taxis
- Walking to the local FSS gives them exercise
- Most use the FSSs for other reasons, mainly payments, so they wouldn't use a housing surgery
- Lack of transport
- Support needed for smaller towns
- Makes it harder for people to get the help they need
- It is an essential service for the elderly or disabled who would struggle otherwise
- Delays with Paypoint can lead to arrears

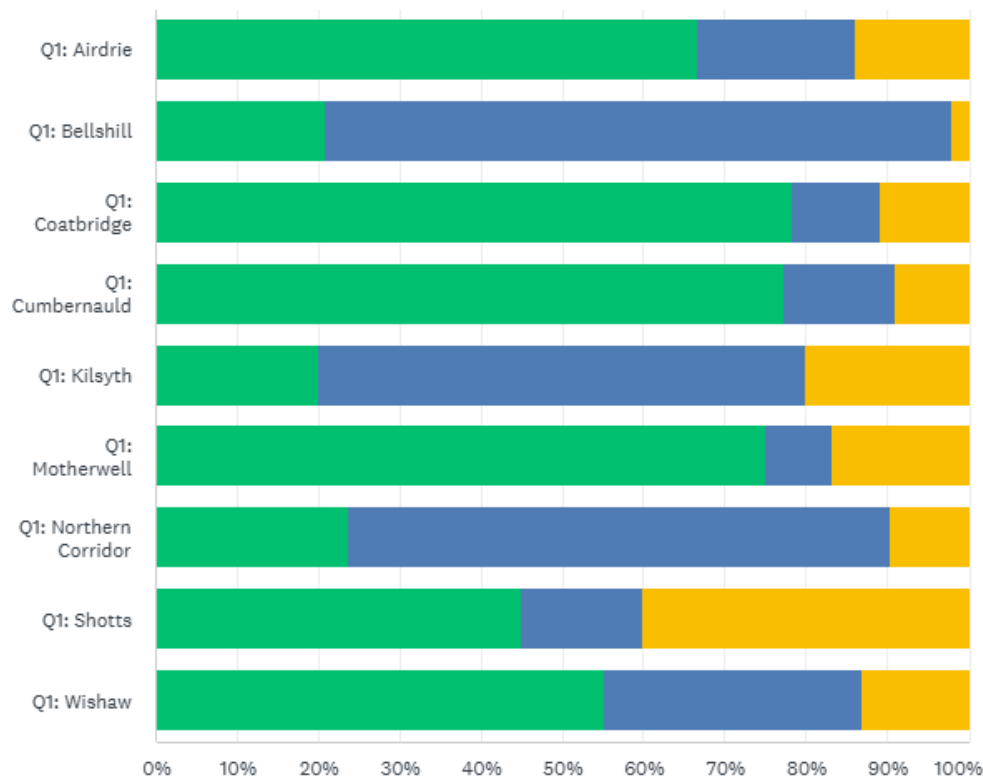
Most who were in opposition to the proposal were from the Kilsyth, Northern Corridor and Bellshill areas¹.

Overall, only 21.6% of those in the affected areas agreed with proposals (73.0% disagreed). The percentage is similar in each of areas: 77.1% of those from Bellshill disagreed, 60.0% from Kilsyth² disagreed and 66.7% from the Northern Corridor disagreed.

¹ Includes Viewpark

² Only 5 responses were received from Kilsyth

CHART 12: Responses in favour the closure of First Stop Shops, by area



When asked what else may help, it was suggested:

- FSSs could be put into local libraries
- Issues with telephone enquiries cause people to visit offices in person
- Could consider option to introduce smaller cash offices, open one day a week
- Digital training could be provided in FSSs
- Other options to pay online, that don't rely on having a physical card, could allow payments on the go

Other, general, comments received in response to this question include:

- Disinterest in using online or telephone services
- Importance of face-to-face encounters, especially for vulnerable people
- The FSSs provide a good service
- Delays with Paypoint transactions cause unnecessary arrear letters to be sent
- Importance of local services, especially with dwindling town centres
- The ability to pay by cash is a vital service