



City of Westminster

Welcome...

Up Next: 10:00am – 10:30am – Introduction

10:30am – 11:30am – Leasehold Advisory Service

11:30am – 12:00pm – Subletting vs. Short Lets

12:00pm – 12:30pm – Leaseholder Service Charges

12:30pm – 13:00pm – How to Extend Your Lease

13:00pm – 14:00pm – Citizens Advice Westminster

14:00pm – 14:30pm – Access Services Digitally

14:30pm – 15:00pm – Q&A Panel



City of Westminster

Cabinet Member for Housing: Councillor David Harvey

Introduction to the Leasehold Advisory Service (LEASE)

Presentation to

Westminster City Council Virtual Leaseholders Conference

by Anthony Essien, Chief Executive

Agenda

- Brief history
 - Mission
 - Services
 - Top 10 enquiries in 2019/20 from leaseholders in Westminster
 - Reform in residential leasehold
 - Enforcement action by the Competition and Markets Authority
 - Q&A
-

Brief history



- Launched in 1994 as the 'Leasehold Enfranchisement Advisory Service'.
 - Became a public body (ENDPB) in 2005 and serving England and Wales.
 - Name change in 2006 to Leasehold Advisory Service (LEASE) as remit broadened to provide wider leasehold assistance.
 - Service includes advice on park homes and fire safety.
-

Mission



“To empower leaseholders and park home owners through initial advice and information to engage more confidently with third parties like freeholders and site owners.”

Some of the team





Search: e.g. section 20

Lease extension calculator



- ADVICE
- FIRE SAFETY
- TRIBUNAL DECISIONS
- WALES
- PARK HOMES
- CONTACT
- LEARN
- NEWS
- ABOUT US

- f
- twitter
- in
- print

Feedback

Government funded, independent advice for residential leaseholders and park home residents

Click an option to start finding the advice you need

- I own a flat →
- I own a leasehold house →
- I am buying a flat →
- I have a question about Park Homes →



Contact Us

Home > Contact Us



This page is for general leasehold advice. If your enquiry concerns fire safety in your building, please [book a fire safety appointment](#) instead.

Our advice, whether over the telephone or in writing, is available for **free**. This service is necessarily limited: **appointments are strictly limited to 15 minutes**.

If you book an appointment during office hours you will need to call us at the time of your appointment – we will not be calling you. If you book an evening or weekend appointment then we will call you at the time of the appointment.

Your appointment is not booked until you have received a confirmation email. Please check your inbox.

To book advice, start by selecting a date from the table below.

Choose a date for your appointment

Available Dates	Slots Available	Free Written Advice
20 Oct, Tuesday	<input type="checkbox"/>	Complete Enquiry form - we aim to respond to 90% of written enquiries within 15 working days.
21 Oct, Wednesday	<input type="checkbox"/>	
22 Oct, Thursday	<input type="checkbox"/>	
23 Oct, Friday	<input type="checkbox"/>	

Feedback





Contact Us



Page 1 of 3

Required information is marked with an asterisk (*). [Click here to book a telephone appointment instead](#)

Feedback

Title:

Name: *

Email: *

Status: *

Who is the landlord of the building? *

Name of landlord of the building

Information unavailable/Non-applicable

Name of Managing agent

Information unavailable/Non-applicable

Property type: *

Is there a Right to Manage company? *

Is there a Residents' Association? *



Is there a Residents' Association? *

Details of Your Enquiry: *

The advice we provide is outline, summary, legal advice. In this form you need to keep the details to around 500 words (3000 characters). **You have 3000 characters remaining.** If you run out of space then we recommend you separate your issues into two or more enquiries, and submit this form again with the details for each enquiry.

We treat your details with the utmost care and your data is kept securely. See our [privacy policy](#) for details about information we hold, how we use it and how you can access it.

Feedback

f
t
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p





Aadi Kapoor



Babak Shammas



Danielle Booker



Serena Ribeiro



Will Lucas



Reta Taylor



Jessica Kline



Kat Larsson



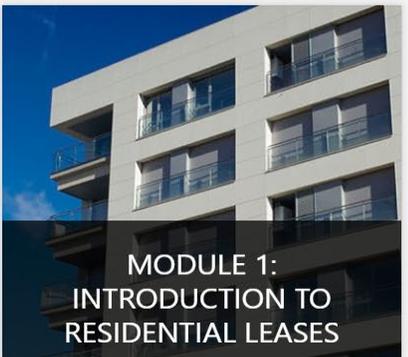
Tom Davis

00:22

LEASE Learn (<https://learn.lease-advice.org/>)

☰
Home
LEASE Website
English (en) ▾
You are not logged in. (Log in)

Available courses



**MODULE 1:
INTRODUCTION TO
RESIDENTIAL LEASES**



**MODULE 2: BEING A
DIRECTOR**



**MODULE 3: FINANCIAL
MANAGEMENT BASICS**



**MODULE 4:
PROFESSIONAL ADVISERS
AND SERVICE PROVIDERS**

Are you looking to make alterations to your leasehold property? What consent fees can the landlord justify charging?

Read this article to find out:
ow.ly/IFHn50ymvBT#LeaseAdvice
[#Alterations](#) [#Consent](#) [#Leasehold](#)



19h

[Embed](#) [View on Twitter](#)

⬆

Top 10 enquiries in 2019/20 from leaseholders in Westminster

- Almost 700 enquiries
 - Top 10 subjects
 1. Service charges
 2. Disrepair
 3. Lease extension
 4. Lease interpretation
 5. Breaches of the lease
 6. Major works consultation
 7. Management issues
 8. Right to Manage
 9. Appointment of a manager
 10. Buying the freehold
-

Reform in residential leasehold

•“Leaseholders report a whole range of problems, including: high service charges and a lack of transparency over what they are being charged for; freeholders who block attempts by leaseholders to exercise the Right to Manage; excessive costs associated with administration charges and applications to extend lease agreements or enfranchise; and a lack of knowledge over their rights and obligations. The trend of developers selling houses on a leasehold basis was accompanied by lease agreements that set ground rents at a relatively high level and which are subject to regular reviews, resulting in the accrual of significant ground rent liabilities for long leaseholders.”



HOUSE OF COMMONS
LIBRARY

BRIEFING PAPER

Number 8047, 31 December 2019

Leasehold and commonhold reform

Reform in residential leasehold

- Fire safety:
 - Regulatory Reform (Fire Safety) Order 2005.
 - Fire Safety Bill
 - Draft Building Safety Bill
 - Leasehold:
 - Ban on the use of new leasehold for houses in the future.
 - Reduction of future ground rents to zero.
 - Measures to improve how leasehold properties are sold.
 - Regulation of managing agents.
 - Law Commission:
 - Proposals for leasehold enfranchisement, the right to manage, and commonhold.
-

Enforcement action by the Competition and Markets Authority

CMA found troubling evidence of potentially unfair terms concerning ground rents in leasehold contracts and potential mis-selling. CMA is opening enforcement cases focusing on certain practices of:

- Barratt Developments
 - Countryside Properties
 - Persimmon Homes
 - Taylor Wimpey
-

Questions?

The Leasehold Advisory Service

020 7832 2500

info@lease-advice.org

www.lease-advice.org

Fleetbank House, 2-6 Salisbury Square

London EC4Y 8JX

Currently working remotely



City of Westminster

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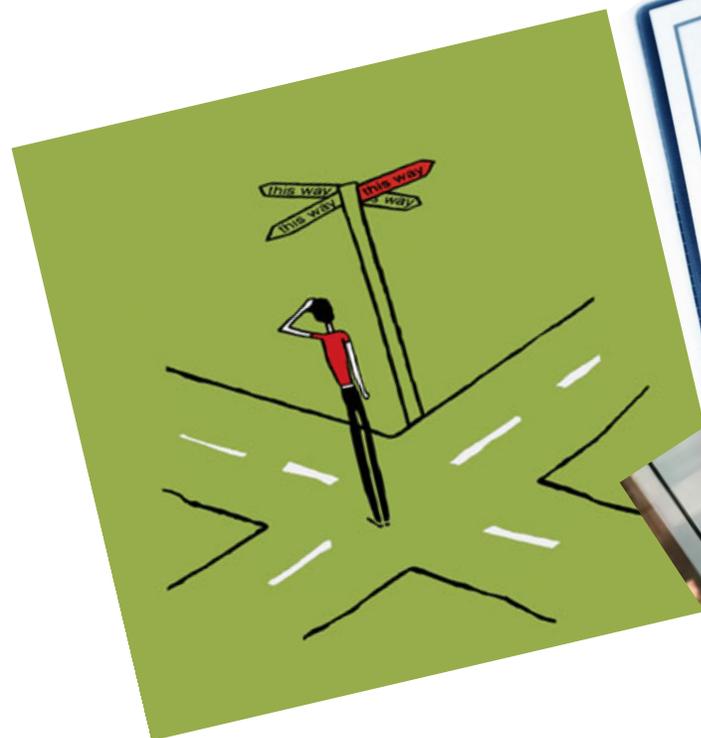
City of Westminster

Sub-letting vs Short-letting

Westminster City Council

Zakia Qureshi

Leasehold Team Leader





City of Westminster

Sub-Letting Your Property



What is sub-letting ?

Sub-letting takes place when a leaseholder rents their home out to another person for longer than 90 consecutive days.

- Tenants
- Tenancy agreements
- Legal requirements
- Registering the sublet with us



Sub-let Requirements and Registration

You need to register the following details **within 21 days** of the arrangement starting and pay a **registration fee of £30**.

- A certified copy of the tenancy agreement.
- An alternative postal address so that the accounts and any other formal notices can be sent directly to you
- A copy of the gas safety certificate for the property (*if applicable*)
- A contact number for you, your tenants and your managing agent if you have one, in case of an emergency



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Sub-let Requirements and Registration

Where to send the documents for registration :

Please send the above information via email to housing.enquiries@westminster.gov.uk or by post to Leasehold Operations, 137 Lupus Street, London, SW1V 3HE.

Note: Renewing an existing tenancy agreement with your subtenant does not require another registration fee. We only require a certified copy of the renewal of the tenancy.



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Short-Letting



What is short-letting ?

- Short letting is when a property is let for anything less than 90 consecutive days.
- Any let shorter than this period, for example 1 night, or 2 weeks – would be in breach of your lease.
- Websites such as **Airbnb** and **Booking.com** are becoming more popular in facilitating these types of let, however please note that it is your responsibility to ensure you adhere by the terms of your lease.



What are the effects of short-letting ?

- Guests coming in and out of property at unusual times.
- Parties taking place within the block.
- Anti-social behaviour issues.
- Damage to property or communal areas.
- Nuisance.



How we are currently tackling short-lets?

- Information & reports from neighbours – Evidence of breach – Impact upon them (nuisance) – we investigate every report.
- Consider: – Historic relationship – Nature of information being offered – does it actually assist in proving Airbnb/Subletting type breach.
- Tenancy audits – either targeted or more general
- Visits to property – Presence of anyone except tenant/members of household – why are they there – are they willing to give statements – Condition of property – sparse/tidy/futons/notes for Guests? Take photographs. – Repeat visits
- Documentary evidence: – Screenshot from Airbnb or other websites advertising the property – Advertisements elsewhere which relate to the property – Note value of rental advertised for 1 night / 1 week – Information from Airbnb itself
- CCTV - (e.g. from cameras in communal parts of buildings) may prove useful to show different guests coming and going
- Evidence from Airbnb guest? – When did they book property? – How much are they paying? – How long are they staying? – Is it the whole property or just a room? – Are they willing to provide a short handwritten statement or contact details?



Relevant Clauses Prohibiting Short-letting

Clause 17

“Not to permit or suffer to be done on the Demised Premises any act or thing which may be or become a nuisance or inconvenience to the Lessor or to any other owner or occupier of any of the flats or to the owner or occupier of any adjoining or neighbouring property”.

Clause 18

“Not to use the Demised Premises for any trade profession or business whatsoever but to keep and use the Demised Premises as a single private flat residential purposes only”.

Please note: Exact wording and referenced clause numbers may vary between leases but all Westminster leases contain words to the same effect.



Typical Legal Actions for short-letting

- Injunction to prevent the leaseholder from breaching the terms of the Lease – this is a non-ASBI injunction
- Anti-Social Behaviour Injunctions – if the breach is anti-social (against Leaseholder or resident)
- Mortgage Lender Action for Breach of Lease.
- Forfeiture Possession Proceedings



Major Case Breakthrough

Cameron House

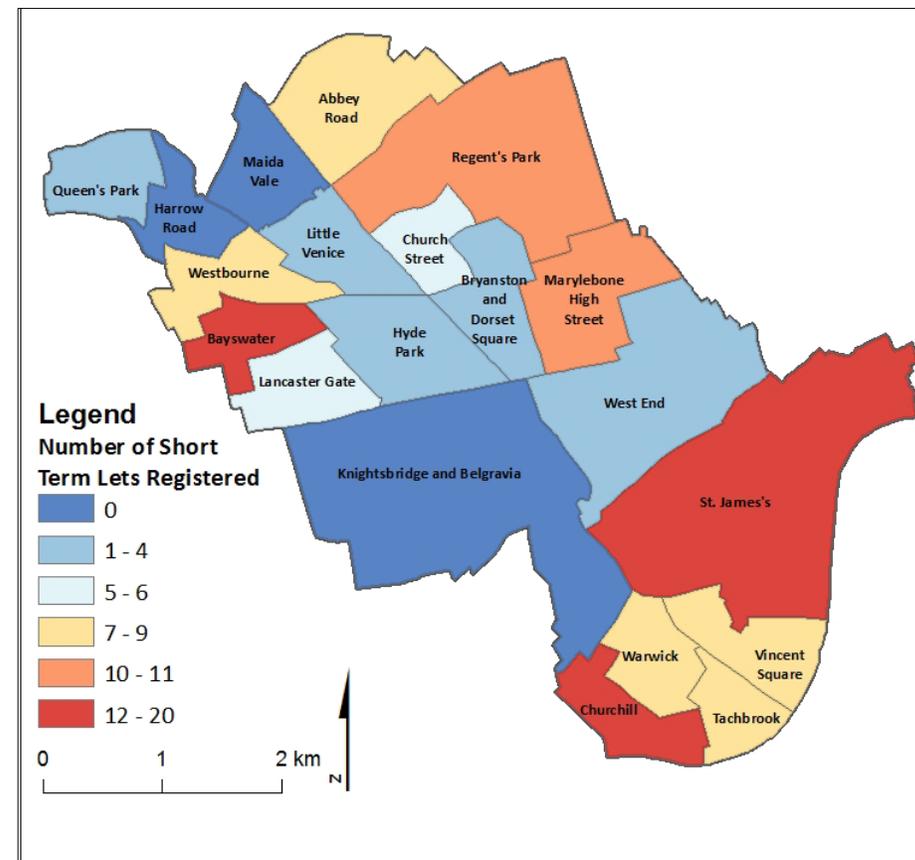
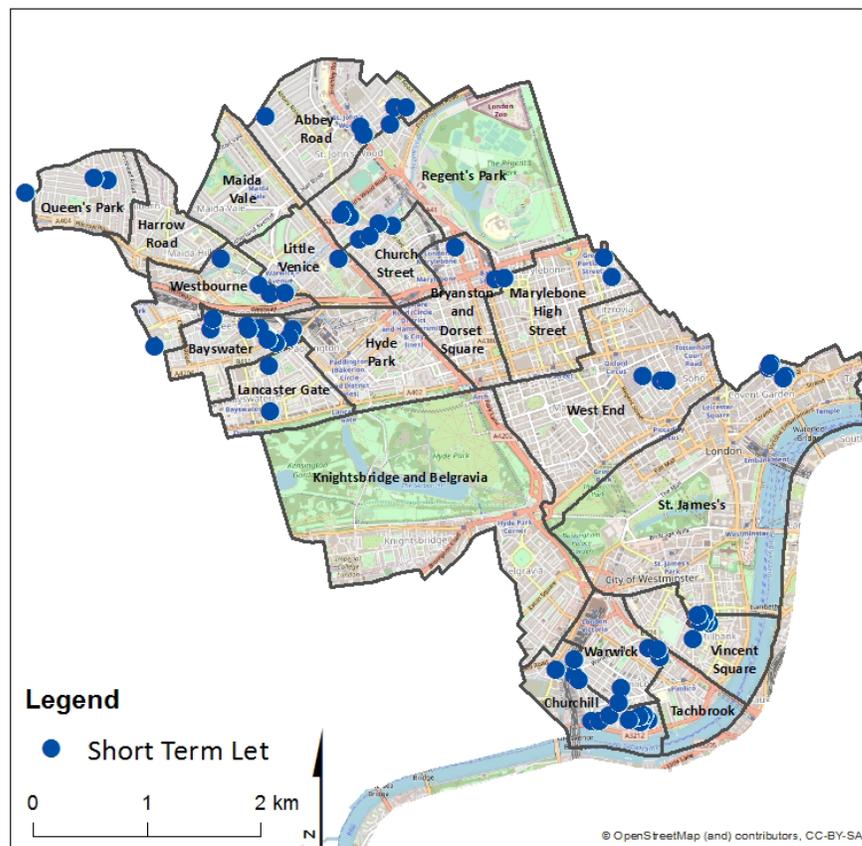
- We received continuous complaints from neighbours within the block about noise and the new subtenants occupying the property.
- A link was also found on Booking.com advertising the property for short letting purposes.
- After numerous attempts to resolve the issue with the leaseholder, the matter was referred to our legal team due to breach covenants.
- In January 2020, the case went to tribunal, which found in our favour.

We have now received an AST, and long-term tenants are now in situ. The property is actively monitored to ensure no short letting does not occur.

Further details can be found on our website: <https://www.westminster.gov.uk/yourhousing/news/win-fight-tackle-short-term-lets>.



Short-let Location Heat Maps





Common queries/FAQ's

Sub-letting :

What if I have already paid this fee previously?

If your previously registered tenancy is continuing a periodic basis, please advise us of this - in such cases, we will write to you again in due course to find out if the situation has changed. No fee is required for renewals.

Where a new tenancy has been created (this includes if tenants have been added, removed or replaced from an existing agreement), the £30.00 registration fee is applicable.

What am I responsible for when subletting my property?

When subletting, you should be aware of your **tenant's rights and responsibilities**, and your legal obligations for servicing **gas appliances**. You are also responsible for your tenants actions/behaviour.



Common queries/FAQ's

Short-letting:

What are the leasehold operations team doing to combat this?

The leasehold operations team actively searches for properties being used as a short-term let as well investigating any reports received. The leasehold operations team gather all evidence and contact the leaseholder of the property to rectify the breach of their lease.

Westminster City Council was also recently successful in taking a short letting case to tribunal, more detail regarding the case can be found on through the following link:

[https://www.westminster.gov.uk/yourhousing/news/win-fight-tackle-short-term-lets.](https://www.westminster.gov.uk/yourhousing/news/win-fight-tackle-short-term-lets)

How can I report a property being used as a short-term let?

If you have reason to believe that a property is being short-let, please report this to us by contacting us at housing.enquiries@westminster.gov.uk. Please provide us with any evidence that you might have to support your claim.



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Any Questions ?



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Up Next: 12:00pm – 12:30pm – Leaseholder Service Charges

12:30pm – 13:00pm – How to Extend Your Lease

13:00pm – 14:00pm – Citizens Advice Westminster

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14:30pm – 15:00pm – Q&A Panel

Leaseholder Service Charges

Westminster City Council

Jayne Stretton

Leasehold Team Leader



How we calculate your service charges



How are they calculated?

To calculate the service charges we use your Lease Percentage. This is calculated using the proportion of bedspaces in your property compared to those in the block or estate you are part of.

Every property leasehold and tenant has a lease percentage/bedspace allocation.

Usually, the larger the property, the higher the bed spaces and, in turn, the amount charged.

It is possible for properties that seem very similar to have different numbers of bed spaces and if different works or services are provided, then the service charge can differ.

How are they calculated?

For example, where:

A = number of bedspaces in property

B = number of bedspaces in block

C = number of bedspaces in estates

A	Number of bedspaces in property	5		
B	Number of bedspaces in block	20	Percentage of block costs	25%
C	Number of bedspaces in estate	100	Percentage of estate costs	5%

For block service charge the calculation is:

A/B = your contribution for example: $5 / 20 = 25\%$

For estate service charge the calculation is:

A/C = your contribution (only applicable to properties on an estate) for example: $5 / 100 = 5\%$

Charges



Types of Charges

There are many types of charges which make up your service charges and these are calculated in different ways.

Some charges are charged to the Block and apportioned down to your lease percentage

Some Charges are charged to the Estate and apportioned down to your lease percentage

Some charges are charged directly to the Property

Charges to the Block & Estate



Management Costs

- Supervision and management costs
- Contract Supervision
- Repairs Uplift



Charges to the Property

- Accountancy and Administration costs
- Buildings Insurance
- Heating and Hot Water
- Ground Rent



Actuals



Your Statement of Actual

- You receive this in October
- This covers the previous financial years Actuals expenditure
- The team go through every communal repair and planned preventative maintenance job and liaise with many teams to ensure we bill as accurately as possible this includes the:
 - Energy Team
 - Mechanical and Engineering Team
 - Compliance Team
 - Housing Team
 - Area Repairs Surveyors
- All block and estate charges are apportioned to your lease percentage
- Key Lessee Scheme

Changes we have made

- We now bill annually
- We have updated the bills to include a comparison of the estimate and actual
- We have updated the layout
- We have updated the information that goes with your bill



Estimates



Your Estimated Service Charge

- You receive an estimate in March
- Your bill covers the upcoming 12 months estimated charges
- They cover the period 1st April to 31st March
- These are estimated charges based on contract costs or 3 year averages
- These costs are actualised for the October after the financial year has ended



Ways in which you can pay

- You can pay in full
- You can pay via instalments
- You can pay via monthly direct debit over 12 months (April-March)



FAQs

What happens if I disagree with my statement of actual?

We will investigate any query you have regarding your service charge. We are the single point of contact within the council for these and we will liaise with other departments and those on the ground

I am struggling to pay my service charge bills what can you do for me?

Contact us by telephone on 0800 358 3783, email us on housing.enquiries@westminster.gov.uk or book one of our appointments when the bills are issued.

Can I have a list of all repairs carried out?

You can request a breakdown which lists all repairs that are included within your statement of actual

What is included within each charge type?

Please see the information in your Service Charge explained booklet sent to you or you can find a copy on our website <https://www.westminster.gov.uk/yourhousing/i-am-leaseholder/service-charges>

How do I become a Key Lessee?

Please email or call us to request to be a part of the Key Lessee Scheme. Further information is on our website at the link below.

<https://www.westminster.gov.uk/yourhousing/i-am-leaseholder/service-charges/get-involved>



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Extending your Lease

Westminster City Council

Hardeep Nijjer

Leasehold Team Leader





Why should you extend your lease and do you Qualify?

- You currently own your Leasehold property for a defined period of time, usually 125 years from the commencement date.
- As the remaining years on your lease decreases, you may wish to consider extending your lease, as this can affect the value of your property.
- The cost to extend your lease begins to increase significantly once there is less than 80 years remaining.
- The Leasehold Reform Housing and Urban Development Act 1993 entitles the leaseholder to extend their lease for 90 years in addition to the existing term of the lease.
- You qualify to extend your lease if you have owned your property for at least two years, and you do not need to live at the property to exercise your right to extend the lease.



‘Informal’ vs ‘Formal’ Lease extensions

There are two main routes of extending your lease. One of the routes is often referred to as either ‘Informal’, ‘Discretionary’ or even ‘Voluntary’ extensions.

However Westminster City Council do not offer this to our Leaseholders.

Westminster City Council only offer extending your lease via the Statutory route, as defined under the Act 1993.



The Statutory Lease Extension Process

1. The Leaseholder or their appointed solicitor serves the Section 42 notice on the Council.
2. The Council have at least two months in which to respond with the Section 45 Counter-Notice.
3. The Leaseholder agrees/negotiates the terms of the Council's Counter-Notice.
4. The Council's Solicitors provide the Leaseholder with a copy of a draft lease.
5. Once the draft lease is approved, the Leaseholder pays outstanding costs.
6. The Council's solicitor issues the new lease.



Serving Notice on the Council

The Leaseholder, or their solicitor serves the Council with a Section 42 Notice.

The Section 42 Notice must be served to the Council by post, however we are currently accepting email service to housing.enquiries@westminster.gov.uk

The Notice outlines the Leaseholders right to extend, the terms that they propose for the new lease as well as the premium they are willing to pay for the lease extension.

The Notice provides the Council with a minimum of 2 months to respond with their Counter Notice (Section 45 Notice).

LEASEHOLD REFORM HOUSING AND URBAN DEVELOPMENT 1993

Section 42 Notice

NOTICE OF CLAIM TO EXERCISE RIGHT

To: THE LORD MAYOR AND CITIZENS OF THE CITY OF WESTMINSTER
("the Landlord")

of: 137 Lupus Street, London, SW1V 3HE

From:

of:

1. The address of the flat in respect of which [I]/[we]* claim a new lease under Chapter II of Part I of the Lease Reform, Housing and Urban Development Act 1993 ("the 1993 Act") is

2. Particulars of [my]/[our]* lease for identification purposes is as follows:-

Date:

Parties:

Term granted:

Date of Commencement of Term:

*denotes please delete one

3. The premium which [I]/[we]* propose to pay for the grant of the new lease is (in numeric and words) £

4. Other amounts to be paid in accordance with Schedule 13 of the Act (please state or insert N/A):

5. The terms which the [I]/[we]* propose should be contained in the new lease are:

(a) Term: 90 years from []

(b) Rent: at a peppercorn

(c) Other terms: otherwise on the same terms as the existing lease with such modification as required by Section 57 of the 1993 Act.

(d) Other:

6. The person appointed by [me]/[us]* to act for [me]/[us]* in connection with this claim is

7. The address in England and Wales at which notices may be given under Chapter II of Part I of the 1993 Act is

8. The date by which you must respond to the this notice by giving a Counter Notice under Section 45 of the 1993 Act is:

9. Copies of this Notice are given to (if none then insert N/A):

Dated:

SIGNED by the Qualifying Tenant as defined by the 1993 Act

.....

[]

*denotes please delete one



The Council's Counter Notice (Section 45)

Once the Council is in receipt of the Leaseholders Section 42 Notice, they have minimum of two months in which to respond with their Counter Notice.

Within this two month period, the Council instruct their independent valuer for a valuation for the purposes of a lease extension.

Once in receipt of the valuation, the Council then serves a Section 45 Counter Notice to the leaseholder or their solicitor either accepting or 'countering' the terms of the Section 42 Notice – the premium, additional terms.



Producing the draft lease

Once in receipt of the Section 45 Notice, the Leaseholder or their solicitor have up to six months in which to complete the Lease extension.

Failure to complete within this time or request additional time via the Tribunal will mean that the Section 45 Notice is void and the Council will no longer complete the extension. The leaseholder will be unable to apply for a lease extension for one year from the date of the Counter Notice.

Once the Counter Notice is accepted or negotiated, the Council will instruct our legal team to prepare a copy of a Draft Lease.

Once the draft lease is approved by the Leaseholder or their solicitor, the legal team will then request payment of outstanding costs before completing the lease extension.



Completing the Lease Extension

The Council's Solicitors will request payment of the associated costs, which are as follows:

Valuation fee: £350

New Lease Plan: £102

Westminster Housing Administration fee: £200

Westminster Legal fees: £1,280 (may increase if the matter becomes protracted)

The cost of the premium: £?,???

Please note that the Leaseholder is responsible for paying their own legal fees incurred by their solicitor/representative.

Once the above fee's have been received, the Council's Solicitors will release a copy of the final engrossed Lease.



The Statutory Lease Extension Process

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Common queries/FAQ's

Can I submit the Section 42 Notice without using a solicitor?

Yes, you can submit a Notice without appointing a solicitor. However, we highly recommend that you do take legal advice as you are extending your lease via provisions within a lawful Act, which carries along with it strict deadlines and cost implications.

Can I find out how much the premium will be before I apply to extend my lease?

Whilst the Council will not provide an estimate for the cost of the premium, you can carry out independent research to gain a guesstimate to assist you with your decision. You may approach a property solicitor or valuer, however if you do not wish to incur any costs you may wish to use the free Lease Extension calculator on the Lease Advise website: <https://www.lease-advice.org/calculator/>

Can I counter the premium the Council have put forward in their Section 45 Notice?

Yes, you or your solicitor can negotiate the costs provided within the Council's counter notice. However, please note that we employ an external valuer and any such negotiations would need to be carried out with them. Please note that any change of the valuation will be made due to evidence rather than opinion.

I can't afford to extend my lease, but I am worried that it is going to get more expensive, what can I do?

Unfortunately, the Council are unable to offer any discount or instalment options for those wishing to extend their lease. We would suggest approaching your bank or mortgage company for assistance where they can provide it. If you have a mortgage, then the mortgagee has an interest in the property and it is not in their interest to see the value of the property decrease. They may be willing to allow you to add the cost to your existing mortgage.

I am selling my property, can I apply to extend the lease on behalf of the purchaser?

Yes, you can apply to extend your lease and any potential purchaser of the property can be assigned your notice once they complete their purchase. This is a method that allows a leaseholder to extend their lease, despite not having owned their property for two years.



City of Westminster

Questions ?



City of Westminster

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Citizens Advice Westminster

**citizens
advice**

**citizens
advice**

Westminster

Adam Zaki October 2020



Agenda

- Introduction to Citizens Advice
Westminster
- Our services and how to
access them
- Questions



**citizens
advice**

Westminster

About us



**Free, confidential advice.
Whoever you are.**

Citizens Advice Westminster was one of the very first bureau services founded in 1939. From our origins as an emergency information service during the Second World War, we have evolved as a frontline agency providing essential advice and information services to Westminster residents and those living in surrounding areas.





Aims and objectives

Citizens Advice Westminster helps people resolve their legal, money, housing and other problems by providing free, independent, confidential and impartial information and advice. We value diversity, promote equality and challenge discrimination.

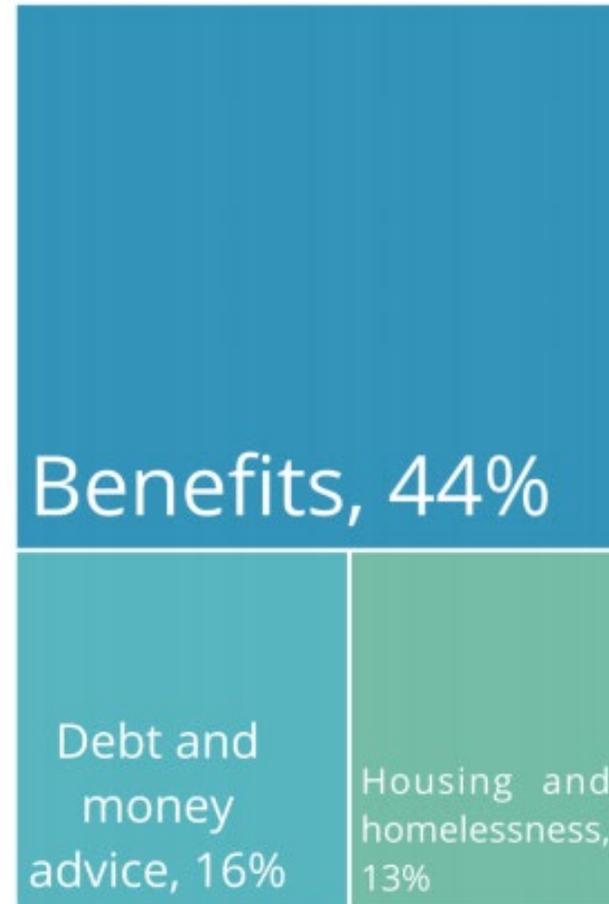




Last year's highlights

9,553 clients
22,572 enquiries

Top 3 enquiry areas





Our achievements..

£3.88m
financial outcomes

Top 10 Financial Outcomes





Our achievements



of our clients reported having improved health and wellbeing after getting advice and support

better utility deals secured for 87 local families

bailiff and enforcement action suspended for 84 clients

affordable repayment plans set up for 79 vulnerable residents

41 foodbank vouchers secured



Our services and projects

Whenever people need advice, we're here



Our goal is to help everyone find a way forward, whatever problems they face.

People come to us with all sorts of issues. As an example, they may have money, benefit, housing, consumer or employment problems.



Some of our services and projects



WESTMINSTER FOODBANK



Our funders, supporters and partners





Pro-bono Solicitor Service

We have a number of local solicitors who give up their time free of charge to provide free legal advice to our clients. Following cuts to civil legal aid, this service provides much needed free legal advice to local residents on specialist family, immigration and housing matters.





Examples of Housing enquiries

Here are some examples of how our advisers have assisted tenants and leaseholders with their housing related issues:

- Complaints/Disrepair – Drafting stage 1 and 2 complaints (complaint procedures and progress update chasers)
- Access to, and preparing submissions to the Housing Ombudsman Service
- Illegal evictions
- Repair costs and invoices (disputes and debt advice)
- Issues with raising communal repair works
- Contributions to renovation works (disputes and debt advice)
- Service charges (disputes and debt advice)
- Anti-social behaviour – Selling homes due to this
- Decants – Access to the independent tenant and leaseholder advisory service (PPCR)
- Advice on forming tenant committees



Examples of Debt enquiries

Here are some examples of how our advisers have assisted tenants and leaseholders with their debt related issues:

- Utility arrears
- Rent arrears
- Mortgage arrears
- Credit card and loan debts
- Income maximisation when in debt
- Water debt and reducing water bills
- Bankruptcy
- Debt Relief Orders (DRO)
- Debt Management Plans (DMP)



Examples of Benefits enquiries

And here are just a few examples of how our advisers have assisted tenants and leaseholders with their benefits related issues:

- Claiming benefits & form filling
- Dedicated Universal Credit Help to Claim team
- Benefit caps and Housing Benefit
- Claiming Council Tax Support (CTS)
- Challenging benefit decisions
- Appealing benefit decisions
- Disputing alleged overpayments
- Backdating benefits
- Challenging Habitual Residence Test (HRT) failures



How to get advice

Since the Government's COVID lockdown restrictions, we have been providing information and advice **online** and over the **phone** with a view to resuming **face to face** services soon through our office and different locations around Westminster.

Contact us by phone

You can call us on **0300 330 1191**
(Calls to this service cost the same as calling 01 and 02 numbers.)



Get help online

Contact us online if you need help (Our adviser will respond within 3 working days).



www.westminstercab.org.uk

Thank you, Questions?



@WestminsterCAB
@Adam_Zaki2

<https://www.westminstercab.org.uk/>

Citizens Advice Westminster is the
operating name of Westminster
Citizens Advice Bureau Service
Charity Registration Number: 1059419.



City of Westminster

Up Next: 14:00pm – 14:30pm – Access Services Digitally

14:30pm – 15:00pm – Q&A Panel

Housing CED Programme



CRM for Housing



Omni-channel contact centre solution



Online Services



Covid /Other projects

CAPABILITY

Phase 1 - Knowledge base

1. Quick access to local knowledge & diagnostic steps to improve resolution at first point of contact.

Phase 2 – Customer requests

2. 360 conversation history to empower staff to provide resolution
3. Case management functionality & workflow to enable accountability & pro-active case resolution

Phase 3 – Repairs integration

4. Single user-friendly interface for staff with contract data sharing

Phase 4 – Customer Self-Service

5. Integration to enable customers to track and update requests

8x8 solution

1. Replacement of the existing platform to stabilise the service
2. Ability to monitor & measure customer journey & adapt call flows to remain customer-centric
3. Advanced speech analytics and to gain valuable insights to ensure compliance, identify problems impeding first time resolution to reduce repeat calls and rework
4. Integration with D365 ‘out-of-the-box’ to deliver single customer view
5. Integrated channels including phone, email, webchat, social media, SMS & WhatsApp to deliver choice to residents to meet their evolving needs
6. ‘Virtual office’ capability to enable presence for specialist teams

Self-appointing repairs

1. Improved first time fix from improved diagnosis & appointments
2. Online tracking of repair requests

Online Housing Applications

3. Self-service 24/7 on any device
4. Dynamic forms with data validation to improve user experience and reduce error
5. System integration to eliminate double-entry and reduce processing time

Future ambition (being scoped)

6. Full suite of online services
7. Customer single sign on with council services for ease of use
8. Digital inclusion campaign to enable channel shift to reduce cost and improve customer experience

1. Online appointments

Online booking for phone & video appointments with housing staff

2. Vulnerable resident CRM

CRM solution for calls to residents who may require additional support

3. Digital viewings & sign ups

Enable digital lettings and sign ups to continue lettings during lockdown

4. Leaks management

Deliver a leaks management solution to reduce response time by improving diagnosis, tracking and progress of one-off and ongoing leak incidents

Knowledge Base



Improving Advisor Effectiveness

As part of our digital strategy, we want to improve the systems we use so we are more effective and improve the customer experience



Supporting Advisor Training

We want to encourage CSA's to use digital tools to build knowledge and shift away from relying on floor walkers and Team Managers



Consistency of Information

The Knowledge Base will be a consistent guide to the correct processes and policies - always current and supported by the wider business



Right First Time

Knowledge Base goes live today but will never be "finished" as we will continue to add content each month which will increase Right First Time



Local Knowledge

The Knowledge Base will support our plans for geographic teams in the Contact Centre with lots of local estate based information available



City of Westminster

Up Next: 14:30pm – 15:00pm – Q&A Panel



Q&A

Paul Halpin – Leasehold and Rents Service Manager

Jayne Stretton – Leasehold Team Leader – Billing Team

Hardeep Nijjer – Leasehold Team Leader – Services Team

Zakia Qureshi – Leasehold Team Leader – Contact Team

Kimberlee Neal – Leasehold Team Leader – Recovery Team

Jack Quainton – Leasehold Team – Management Costs and
Budgets Officer



City of Westminster

Deputy Cabinet Member for Housing Services: Councillor Richard Elcho



City of Westminster

Thanks for coming!