

The background of the slide features a large, light blue watermark of the University of Aberdeen crest. The crest is a shield divided into four quadrants. The top-left quadrant shows a castle tower, the top-right shows a stag's head with antlers, the bottom-left shows a three-masted sailing ship on waves, and the bottom-right shows an eagle with wings spread. Above the shield is a crown with four floral motifs. Below the shield is a banner with the motto 'ANE FOR A'.

## **Agenda Item 8**

### **Tenant & Customer Participation Strategy (2019 – 2022)**

**Falkirk Council**

**Title: Tenant & Customer Participation Strategy (2019 – 2022)**

**Meeting: Executive**

**Date: 10 December 2019**

**Submitted by: Director of Corporate and Housing Services**

**1. Purpose of Report**

1.1 The purpose of this report is to provide information and seek approval for Housing Services' Tenant & Customer Participation Strategy (2019 – 2022).

**2. Recommendation**

2.1 **It is recommended that the Executive approve the Tenant & Customer Participation Strategy (2019 – 2022) as attached in Appendix 1.**

**3. Background**

3.1 Falkirk Council has a corporate Participation & Engagement Strategy and the Tenant & Customer Participation Strategy, required by the Housing (Scotland) Act 2001 links to this strategy.

3.2 The Housing (Scotland) Act 2001 gives tenants legal rights in relation to participation and places a duty on local authority landlords and registered social landlords to publish a Tenant Participation Strategy. The Scottish Social Housing Charter, introduced in the Housing (Scotland) Act 2010, specifies a list of outcomes or results that landlords should achieve.

3.3 Falkirk Council's previous Tenant Participation Strategies have been recognised by the Tenant Participatory Advisory Service (TPAS) and awarded Silver Accreditation in 2016 and improved to Gold Accreditation in 2019.

- 3.4 The previous Tenant & Customer Participation Strategy (2016 – 2019) has achieved the following objectives;
- Increased the number of participants on the Housing Consultation Register and identified areas of interest they wish to be consulted on.
  - Raised awareness of the “Make a Difference” Award Scheme.
  - Supported tenants to scrutinise, and have a say in, how their rent money is spent.
  - Conducted a variety of public relations activities to encourage engagement, participation and scrutiny.
- 3.5 Tenant and customer engagement is integral to our Council of the Future priorities and links into other corporate work-streams, in particular Enabling Communities and the Community Empowerment (Scotland) Act 2015.
- 3.6 Objectives of this Strategy include:
- Promote the values of good customer relations to staff at all levels within the Housing Service and amongst elected members, tenants and other customers.
  - Make sure information about the Housing Service is what our tenants and other customers are looking for, available in formats that meet their needs and accessible to them using methods they feel comfortable with.
  - Consult with our tenants and other customers on issues that are important to them, in ways that are most effective for them.
  - Offer a wide range of options for tenants and other customers to communicate, engage, participate and scrutinise in a way, and at a level, that suits them.
- 3.7 The Tenant & Customer Participation Strategy (2019-2022) will explore digital ways of engaging with our tenants and customers.

## **4. Considerations**

- 4.1 Falkirk Council meets the requirement of The Scottish Social Housing Charter by providing a range of ways for tenants to be involved in service planning and decision making at a level they feel comfortable. Tenants are represented on the Housing Asset Management Plan (HAMP) group, participate in focus groups including “How Your Rent Money is Spent” and approve publications through the Editorial Panel as well as participating in Scrutiny Panels.
- 4.2 Tenants have reported in Tenant Satisfaction Survey (2018) results that 93 % of our tenants are satisfied with the “opportunity to participate” and 95 % are satisfied they are “kept informed by their landlord”. Both statistics exceed the national average.

## **5. Consultation**

- 5.1 Housing Services commissioned a Tenant Satisfaction Survey during 2018. The survey was conducted face to face, with 1,000 tenants. The Strategy reflects the information gathered from the survey.
- 5.2 Taking account of the information gathered from the Tenant Satisfaction Survey (2018), the draft Strategy was discussed with the Tenants’ & Residents’ Forum over a few months. These discussions formed the final stage of the consultation process and informed the final Strategy.

## **6. Implications**

### **Financial**

- 6.1 Tenant Participation has an annual budget of £125,000. This equates to circa. £7.69 per household, per year. This cost per household is below the Scottish local authority average of £9.61 (based on 2017/18 figures).

### **Resources**

- 6.2 No additional resources are required. The Tenant & Customer Participation Strategy (2019 – 2022) will be managed from existing resources.

### **Legal**

- 6.3 There are no known legal implications for this Strategy.

## **Risk**

6.4 There are no known risks identified for this Strategy.

## **Equalities**

6.5 Housing Services successfully engaged hard to reach and minority groups as part of the work of Tenant and Customer Participation.

## **Sustainability/Environmental Impact**

6.6 There are no known environmental impacts identified for this Strategy.

## **7. Conclusions**

7.1 The Tenant & Customer Participation Strategy (2019 – 2022) meets our legal obligations, builds upon the achievements of our earlier Tenant & Customer Participation Strategies, and supports the Council of the Future's Enabled Communities work-stream .

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Director of Corporate and Housing Services

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**Date: 27 November 2019**

## **APPENDICES**

**1. Tenant & Customer Participation Strategy (2019 – 2022)**

# **Tenant & Customer Participation Strategy**

## **2019 – 2022**

### **Contents**

- **Foreword**
- **Our Vision**
- **Introduction**
- **Aims & Objectives**
- **Statement of Resources**
- **Monitoring & Reviewing the Strategy**
- **Appendices**

### **Foreword**

Welcome to Falkirk Council Housing Services' strategy for making sure our tenants and customers are involved with shaping and improving the services we provide. This strategy has been written based on what you, our tenants & customers, have told us and has been approved by the Tenants' & Residents' Forum. This forum is open to any member of the public and comprises of individual tenants, customers and representatives of our Registered Tenants' & Residents' Organisations.

We recognise that listening to our customers' views and involving them in the services we provide is an essential part of shaping housing services to meet our customers' needs and aspirations. A key part of this strategy is to provide opportunities for our tenants & customers to express their views in a way that suits them and at a level they feel comfortable with.

This Tenant & Customer Participation Strategy (2019 – 2022) focusses on how we communicate with our customers and how they communicate with us. It is also about how

giving people ways to express their views, get involved and scrutinise the services they receive if they wish to do that.

We are committed to providing tenants and other customer's with greater opportunities to influence the services they receive and to reflect their priorities and needs.

This strategy has been written with our tenants & customers views in mind, to make sure that we have a closer working relationships that is more effective in improving housing services.

We want to encourage people to get involved in the activities of Falkirk Council's Housing Services and hope that this strategy will provide a framework to make that happen.

Kenny Gillespie  
Head of Housing

## **Our Vision**

Housing Services' vision for tenant & customer participation is one of 'communicating and sharing information with our customers in a variety of ways; providing opportunities for our customers to express their views in a way that suits them; listening and responding to our customers' views to improve the service we provide and allowing our customers to scrutinise our performance.'

## **Introduction**

### What is Participation?

'Participation' is a term used increasingly in social housing. It covers a broad range of activities that generally cover landlords' relationship with their tenants and other customers who use their services. These activities include communication, the opportunities our tenants and customers have to provide feedback on the services they receive; how they can be actively involved in shaping services and how they can scrutinise their landlord's performance, all with a view to improving services.

### How did we develop this strategy?

Falkirk Council's Housing Service has a strong track record of tenant & customer participation. The first Tenant Participation Strategy was introduced in 2002. Following that, a Tenant Involvement Group was set up to review the strategy in 2008. The introduction of

the Housing (Scotland) Act 2010 and the Scottish Social Housing Charter in 2012 meant that landlords' began to think broader than tenants and started to take account of other customers' views too. Recognising this shift, Falkirk Council's Tenant & Resident Participation Strategy (2013 – 2016) saw the Tenant Involvement Group being replaced by the Tenants' & Residents' Forum. This group played a key role in monitoring the effectiveness of the strategy with the help of the Council's Tenant Participation Service and staff from across Housing Services, including:

- Housing Strategy & Development
- Housing Investment
- Housing Maintenance & Repairs
- Housing Allocations
- Local One-Stop-Shops and Neighbourhood Offices

The 2019 – 2022 strategy has been developed by carrying out a large-scale face-to-face representative sample survey of 1,000 of our tenants. The survey asked them about their preferred options for getting involved, what barriers they face when trying to get involved and how satisfied they are with the opportunities to get involved that they are provided with. Developing the strategy was also discussed with our Registered Tenants' & Residents' Organisations and the Tenants' & Residents' Forum since they are responsible for monitoring the strategy. In addition, we sought the views on how the strategy could be improved from the Tenant Participation Advisory Service (TPAS) in Scotland. We also asked our staff who will be delivering the strategy, what they thought.

We have listened to what our tenants & customers have told us. Their views have been taken into account and helped to develop this strategy. The result is that we can offer effective, practical methods of providing our customers with information and ways for them to communicate with us; suitable methods for our tenants & customers to engage with us; a variety of options for tenants & customers to participate at a level they feel comfortable with and in a manner that suits them. Finally, we have been able to provide practical ways that customers can scrutinise our performance.

This strategy builds on the success of previous Tenant Participation Strategies. In line with the Scottish Social Housing Charter (2012) it recognises the need to work with other customers of the Housing Service who are not necessarily tenants of the Council. 'Other customers' include (but are not limited to) Travelling Persons, Homeless people, Factored Owners and people who apply for housing from Falkirk Council. It extends to people who are affected by our Estate Management Services or share common areas with our tenants and those people affected by antisocial behaviour. The strategy also recognises that to improve services based on customers' experiences of the services we provide, a strong and lasting relationship needs to be built with our tenants and customers. This relationship is based on four main themes, namely 'Communication', 'Engagement', 'Participation' and 'Scrutiny'.

In 2016, Falkirk Council was recognised by the Tenant Participation Advisory Service (TPAS) in Scotland for their work in working with tenants. This work has resulted in TPAS Accreditation for the council. TPAS said that Falkirk Council's work with tenants and customers highlighted many examples of good practice. Lesley Baird (Chief Executive of TPAS) said *'Completing the TPAS Accreditation is a big commitment and demonstrates a real openness on the part of Falkirk Council, and a willingness to build on its previous outcomes and successes.'*

Other recognition for tenant and customer based initiatives include:

- Gold Award for Best External Publication from the Chartered Institute of Public Relations in Scotland for the tenants' magazine, 'Tenant Talk'.
- Recognition from the Scottish Housing Regulator for good practice in promoting the Scottish Social Housing Charter through staff and public Charter Chat events.
- The Annual Landlord Report to Tenants being held up by the Scottish Housing Regulator as a good example for other landlords to aspire to.
- Substantial Assurance from internal auditors for tenant participation and engagement arrangements for involving tenants and customers in the Housing Revenue Account.
- Finalist in the local Celebrating Success awards for Community Involvement Initiative of the Year (Customer Editorial Panel).

The progress made by Housing Services following previous tenant participation strategies includes:

- Introducing a Tenants' & Residents' Forum with established Terms of Reference to oversee all communication, engagement, participation and scrutiny activities and hold the Council to account for working with its' customers, taking account of their views and shaping services accordingly.
- Supporting customers to set up Registered Tenants' & Residents' Organisations (RTOs) throughout the Falkirk Council area.
- Introducing a Partnership Agreement with Registered Tenants' & Residents' Organisations.
- Supporting our tenants to scrutinise, and have a say in, how their rent money is spent.

- Providing financial incentives to our Registered Tenants' & Residents' Organisations (and those areas where there are no RTOs) to come up with a project in their community that would make a difference.
- Setting up a Project Award scheme that encourages community engagement and participation at a local level, enables a form of Participatory Budgeting and strengthens Housing Services' relationship with communities and/or Registered Tenants' & Residents' Organisations.
- Increasing the Tenant Participation Budget from £50K per year to £125K per year.
- Setting up an Editorial Panel made up of tenant and customer representatives to review and approve Housing Services' publications and information.
- Establishing a regular magazine containing relevant information on Housing Services and/or housing-related issues for tenants and customers.
- Supporting Customer-led Inspections of the Repairs & Maintenance Service and Estate Management Services.
- Setting up and training a customer Scrutiny Panel to scrutinise our performance, and in particular Indicator.16 of the Charter, 'Percentage of tenants satisfied with the repairs and maintenance service' and Indicator.35, 'Average time to re-let properties'.
- Carrying our regular Tenant Satisfaction Surveys (both transactional and large-scale) to monitor and evaluate our customers' experiences of the services they receive.
- Hosting various events and exhibitions for customers who wish to be involved in this way.
- Increasing the number of people on the Housing Consultation Register and identifying which areas of the service they wish to be consulted on.
- Using social media to communicate and engage more effectively with tenants and customers.
- Conducting a variety of public relations activities to encourage engagement, participation and scrutiny.

### **Why do we need a participation strategy?**

#### Outcomes

This participation strategy is important because it will help deliver the following outcomes:

- Equalities:

*'Every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.'*

- Communication:

*Tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.'*

- Participation:

*'Tenants and other customers find it easy to participate and influence their landlords' decisions at a level they feel comfortable with.'*

These outcomes are part of the Scottish Social Housing Charter which states clearly what tenants and other customers can expect from social landlords, to help them hold landlords to account. This was introduced by the Housing (Scotland) Act 2010 which also enhanced the role of tenants & customers in regulating social landlords. We publish an Annual Landlord Report on our website showing our performance against Charter indicators selected by the Tenants' & Residents' Forum, and an Annual Assurance Statement for the Scottish Housing Regulator. Both of these documents have the approval of our tenants & customers.

### Tenants' Rights to Consultation

The Council's duties to consult with tenants and enable them to participate in the running of services are:

1. To consult affected tenants on any proposed increases in rent or other charges payable under the tenancy; to have regard to their views and to provide four weeks' notice of any increase;
2. To publish a Tenant Participation Strategy containing an assessment of resources;
3. To publish a list of Registered Tenant Organisations (RTOs);
4. To notify tenants and RTOs of any proposals that would significantly affect tenants, explaining the likely effect, to give them reasonable timescales to respond and to have regard to the views of tenants or other organisations responding to the

consultation. This includes proposals relating to policy on housing management, repairs, maintenance, standards of service, the tenant participation strategy and any stock transfer resulting in a change of landlord.

These obligations are contained within the Housing (Scotland) Act 2001.

### Links to Other Strategies and Plans

It is important that this Tenant & Customer Participation Strategy (2019 – 2022) links in, and works with, national plans and strategies and those that Falkirk Council already has in place. These links will enable a joined-up approach to how services are delivered across the whole Falkirk Council area and avoid duplication or conflict. This strategy has been formulated taking account of tenants' and other customers' views, as well as the following plans, strategies and documents:

#### National Influences

- The Housing (Scotland) Act 2001
- Guidance on Tenant Participation (Scottish Government, 2002)
- The Freedom of Information (Scotland) Act 2002
- The Housing (Scotland) Act 2010
- Equality Act 2010
- Scottish Social Housing Charter (Scottish Government, 2012)
- Digital Participation: A National Framework (Scottish Government, 2014)
- Frontline Futures: New Era, Changing Role for Housing Officers (Chartered Institute of Housing, 2014)
- Guidance on the Operation of Local Authority Housing Revenue Accounts (HRAs) in Scotland (Scottish Government, 2014)
- The Community Empowerment (Scotland) Act 2015
- National Standards for Community Engagement Review (Scottish Community Development Centre, 2015)

- How Social Landlords Consult Tenants About Rent Increases: A Thematic Inquiry (Scottish Housing Regulator, 2016)

#### Local Influences

- Annual Landlord Report to Tenants
- Falkirk Council Local Development Plan: Statement of Conformity with Participation (2014)
- Have Your Say: A Plan for Local Involvement (2014)
- Learning to Achieve: A Strategy for Raising Achievement (2015)
- Falkirk Council's Community Learning & Development Action Plan (2015 – 2018)
- Service Plan, Corporate & Neighbourhood Services (2015 – 2018)
- Falkirk Integrated Strategic Plan (2016 – 2019)
- The Strategic Outcomes and Local Delivery (SOLD) Plan (2016 – 2020)
- Local Housing Strategy (2017 – 2022)
- Falkirk Council's Corporate Plan: Our Area, Our Council, Our Services (2017 – 2022)

#### **What are the benefits of participation?**

There are clear benefits of participation for our tenants, other customers of the Housing Service and our staff. These relate to:

- Higher customer satisfaction because we design services to reflect customer priorities
- Fewer customer complaints because we listen and learn from feedback
- Higher staff satisfaction because we get better feedback from customers
- Higher quality services because our customers can hold us to account

- More efficient and effective services because resources are targeted at what matters most to our customers

### **Aims of the Tenant & Customer Participation Strategy (2019 – 2022)**

This strategy aims to:

- Raise awareness of tenant participation through improved communication to tenants and Registered Tenants' & Residents' Organisations
- Increase the opportunities for tenants and other customers to influence the delivery of housing services and scrutinise performance
- Comply with statutory requirements of the Housing (Scotland) Act 2001, the Housing (Scotland) Act 2010 and the Community Empowerment (Scotland) Act 2015
- Enable the Council to achieve effective outcomes for our tenants and other customers, as outlined in the Scottish Social Housing Charter
- Enable to Council to achieve its strategic outcomes as outlined in Falkirk Council's Strategic Outcomes and Local Delivery Plan (2016 – 2020), Corporate Plan (2017 – 2022), Local Housing Strategy (2017 – 2022) and other related strategies.
- Make sure the strategy is able to adapt to the changing needs of, and issues raised by, our tenants and other customers.
- Continually develop and improve our customer relations, including communication, engagement, participation and scrutiny across a broad range of housing and housing-related services.

### **Objectives of the Tenant & Customer Participation Strategy (2019 – 2022)**

We recognise that to meet the aims of this Tenant & Customer Participation Strategy, then we must also meet the following objectives:

- Make sure information about the Housing Service is what our tenants and other customers are looking for, available in formats that meet their needs and accessible to them using methods they feel comfortable with
- Consult with our tenants and other customers on issues that are important to them, in ways that are most effective for them

- Offer a wide range of options for tenants and other customers to communicate, engage, participate and scrutinise in a way, and at a level, that suits them.
- Promote the values of good customer relations to staff at all levels within the Housing Service and amongst elected members, tenants and other customers
- Offer and agree levels of support and resources for tenants and tenants' and residents' groups
- Review and monitor Housing Services' Tenant & Customer Participation Strategy on a regular basis in consultation with our tenants and other customers
- Increase the number of democratically elected Registered Tenants' & Residents' Organisations in the Falkirk Council area

The Action Plan for the Tenant & Customer Participation Strategy (2019 – 2022) (Appendix.1) provide full details of how we will meet the aims and objectives of this strategy including target timescales.

### **Consultations and Minimum Timescales**

Using tenant feedback, we will use the right methods of engagement in each situation and ensure the timescales are long enough for people to participate effectively. What this means in practices is:

- We will try to use the most appropriate method(s) for each consultation. In some situations a survey may be the most practical way to get the views of as many people as possible whilst in others, face-to-face discussions might be the best way to gather the detailed information. In most cases, we will use a variety of methods and gather feedback from a variety of sources
- We will always allow at least three weeks' notice to respond to consultations when we are asking individuals for their views or inviting people to attend a consultation event
- We will always allow at least six weeks when we are asking community groups (including Registered Tenants' & Residents' Organisations: RTOs) to respond to a consultation or attend a consultation event. This is because we realise that community groups may only meet once a month, so need six weeks' notice to discuss things at their meetings
- The approach taken by Housing Services is consistent with Falkirk Council's corporate approach outlined in Have Your Say: A Plan for Local Involvement (2014)

## **How Do We Relate to Our Customers?**

Every tenant and other customer should have their individual needs recognised, be treated fairly and with respect, and receive fair access to housing and housing services.

Customers should also find it easy to communicate with us and get the information they need about Falkirk Council as their landlord, how and why we make decisions and the services we provide.

It is important to Falkirk Council that our tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.

The information gathered from a representative, random-sample survey of 1,000 of our tenants in the 2018 Tenant Satisfaction Survey and carried out by Research Resource was used to develop this strategy. It tells us our customers' preferences on how they want us to communicate with them, and they with us; their preferred means of engaging with us; their knowledge of tenant participation opportunities, and which of these opportunities they are most likely to participate in and their preferred methods of scrutinising Housing Services' performance.

## **How will we keep our customers informed and how do our customers access services and information?**

### Communication

*'The imparting or exchanging of information'*

Ref: Collins Dictionary 21<sup>st</sup> Century Edition

We asked: *'How would you prefer the council to keep you informed about general issues such as their services or decisions or events?'*

The following information tells us how this questions was answered in order of preference, starting with the most popular, and the percentage of people who said this was their preferred method:

- Personal letter: 61.7%
- Information magazine posted to you: 47.6%
- Information leaflets: 22.2%
- Text message: 14.3%
- Website: 10%
- Email: 7.8%

- Posters & flyers: 4.2%
- Information on screens in public offices: 2%
- Annual performance report: 1.2%
- Open Tenants' & Residents' Forum: 1.1%

Other forms of general communication we use that are available, but we did not ask about in the survey, include:

- The Tenants' Handbook
- New Tenancy Packs
- HUB Portals
- Facebook

Housing Services' want to keep their customers informed and make sure our services and information is accessible to our tenants and other customers.

We recognise that information should be consistent in terms of content and style so that our tenants and other customers receive clear information regardless which method of access they choose to use. For example, if a customer picks up a leaflet on any given housing topic, the information they read should be consistent with our website and Tenants' Handbook.

To enable customer access to our services and information, Falkirk Council, including Housing Services, will use the following methods:

- Personal letters are sent to tenants and other customers. Letters include information on the Falkirk Council website, the senders' office address and direct dial telephone number so that tenants and other customers can contact officers direct if they wish.
- We recognise that on some occasions, providing customers with a direct dial telephone number may be necessary. In order to provide easy communication and good customer care, direct telephone numbers will be issued where necessary.
- Housing Services magazine, Tenant Talk is overseen by a Customer Editorial Panel and is published on a regular basis throughout the year. The publication contains information on topical issues, services, Housing Services' performance, options for participation, feedback on consultations, community projects and events as well as promotional material on participation and scrutiny. Articles on services normally contain information on who to contact (including name, telephone number and email address) or the website address for anyone who wishes further information. The magazine also contains competitions, prizes, low-cost hints and tips, recipes etc. It is sent directly to each individual tenant, is available online and in reception areas of Falkirk Council offices where the Housing Service has a presence. Copies are also

sent to each Registered Tenants' & Residents' Organisation, The Castings Hostel, Seaforth House and the Travelling Persons' Site.

- Based on tenant feedback, Housing Services continues to provide information leaflets in New Tenancy Packs and in reception areas of offices. Each leaflet contains a strap-line on how tenants and customers can have their say on how the Housing Service is run, or how it could be improved. Leaflets are available in different languages, Braille, large-print or audio tape if requested. As such, this is advertised on each leaflet.
- On some occasions, the Housing Service will use text messaging to inform our customers of decisions and events.
- The Falkirk Council website [www.falkirk.gov.uk](http://www.falkirk.gov.uk) On the website, customers can find out about our policies, performance and other topical issues. They can also make a request for service, report a problem or pay a bill.
- A Calendar of Events page on the Falkirk Council website provides information on events that are happening throughout the Falkirk Council area. Consistent with this approach, Housing Services advertises events that are open for any tenant or customer to attend on this page of the website.
- Tenants and customers have the opportunity to create their own My Falkirk account. My Falkirk allows tenants and customers to request and receive services online using their computer or smartphone, any day of the week, when it's most convenient for them.
- Email correspondence from Housing Services' staff includes the responding officers' office address and direct dial telephone number should our customers wish to communicate using a different method.
- Falkirk Council's Contact Centre is accessible by one single telephone number for all Council services. This allows our customers to access services, including the Housing Service, by telephone, email or text relay (for hearing or speech-impaired customers) as a single point of contact.
- Officers across the service have a Voicemail telephone facility so that customers can leave a message if the officer is not available.
- The new HUBS replace One-Stop-Shops and are located in three locations across the Falkirk Council area. These are East (Grangemouth), Central (Falkirk) and West (Denny). At each HUB tenants and customers are able to speak to Multi-Skilled Advisors who assist them to access all Council services.

- Posters are used to advertise events in offices and community centres where there is no plasma screen. Again, the use of posters as a preferred method of communication is based on feedback from tenants.
- Plasma screens are located in each of the three HUBS and in other reception areas. These screens advertise a variety of information on services, consistent with those advertised on the Home Page of the Falkirk Council website. Housing Services use these plasma screens and the website to provide information and advertise events.
- To keep customers informed about up-and-coming events or to tell them about things that are happening, Housing Services uses the Falkirk Council Twitter Feed. Tenants are provided information on how to sign up to Twitter in the Tenant Talk magazine.
- Where appropriate, we will use the Falkirk Council Facebook page to advertise events or promote items of interest.
- Occasionally we ask Registered Tenants' & Residents' Organisations that have their own Facebook to advertise events on Housing Services' behalf.
- A Tenancy Agreement is provided to each new tenant. This legal document outlines the tenants' rights and responsibilities and the Council's rights and responsibilities as a landlord. Section.8 of the Scottish Secure Tenancy Agreement outlines the tenants' rights to information and consultation.
- Tenants are provided with a Tenants' Handbook that contains information to tenants on how to manage their home. For example, how to contact the Council and how to request a service, report a problem or pay a bill. It also contains information on how they can engage with, participate in, or scrutinise Housing Services' performance.
- To ensure publications are relevant and easy to understand, the Customer Editorial Panel will approve them and, where necessary, request changes to be made. Once completed, these publications are marked 'Customer Approved'.

## **How do our customers engage with the Housing Service?**

### Engagement

*'To begin an action with' or 'employ for a short period'*

Ref: Collins Dictionary 21<sup>st</sup> Century Edition

We asked: *'Whether or not you have participated in these activities in the past, would you be interested in participating in any of these activities in the future to help the Council improve their Housing Services?'*

The following information tells us how this question was answered in order of preference, starting with the most popular, and the percentage of people who said this was their preferred method of engagement:

- Customer Comment Cards at Neighbourhood Offices of One-Stop-Shops: 12.1%
- Face-to-Face surveys: 9.9%
- Answering customer satisfaction feedback questionnaires: 1.8%
- On-line questionnaires: 1.4%
- Postal surveys: 1.1%
- Being on a Consultation Register: 0.8%
- Open Days and Exhibitions: 0.8%

A key aim of this strategy is to 'provide opportunities for our customers to express their views in a way that suits them'.

It is clear that the survey carried out Oct – Dec 2018, (which involved 1,000 of our tenants) that the majority of our customers are happy to engage using informal methods that do not require a great deal of time or long-term commitment. In response to this, and based on the feedback from our tenants, the Housing Service will offer the following methods for our customers to engage:

- Customer Comment Cards will be available in the reception areas of Community Advice & Support HUBS, One-Stop-Shops and places where a Housing Service is delivered from. These cards will be used to encourage positive, negative or constructive comments from our customers on Housing Services.
- Where appropriate, we will use face-to-face or telephone surveys as a means of gathering information from our customers on their experiences of the service they receive. These surveys will consist of a series of questions asked directly to a customer in an interview style.
- Large-scale tenant surveys, including satisfaction surveys. These will consist of a large, representative sample of our tenant/customer population who are asked a series of questions in a survey. The survey may vary in length depending on the amount of information to be gathered. The methodology used will largely depend on the sample size, target group, subject and questions asked.

- Transactional, day-to-day surveys. These will be short surveys that are completed at the end of a routine transaction. For example, the completion of a repair or improvement, end of a case or completion of a pilot. The information will be gathered at the end of the transaction and gauge the customers' experience of the service(s) they received.
- On-line surveys will be used either as stand-alone surveys or in conjunction with postal surveys to allow our customers the option of completing surveys on-line.
- Postal surveys will be used to survey tenants and other customers where it is determined to be the most effective method of gathering a wide variety of views.
- For those customers who wish to express their views without attending a forum, group or meeting, there is a register of tenants and customers who wish to be consulted. This consultation register is called 'Point of View' and enables our customers to express their views from the comfort of their home by returning feedback on consultations sent to them. Where a postal response is their preferred method or is required, feedback requests will be sent with a pre-paid envelope to encourage responses.
- Where appropriate or necessary, the Housing Service uses the Council's Citizen's Panel on issues that require feedback from the wider community. Examples include the Local Housing Strategy, Estate Management Policy etc.
- Falkirk Council's Complaints Handling Procedure supports customers when they complain about the services they receive, including Housing Services. There are a variety of methods for making a complaint, which are logged and tracked to identify trends that can be used to influence changes in policy, procedure or practice.
- We will use promotional material and publicity as a means of engaging with our customers and encouraging them to participate in the improvement and delivery of Housing Services.
- Where appropriate we will arrange Open Days and Exhibitions for tenants & customers who wish to access information using this method.

Whatever method(s) of engagement we use, or whichever method(s) of engagement our customers choose, we will co-ordinate feedback from all sources in a way that maximises information provided to improve our services.

## How can our customers participate in the Housing Service?

### Participation

*'To take part, be or become actively involved, or share in.'*

Ref: Collins Dictionary 21<sup>st</sup> Century Edition

We asked: *'Are you aware of the following ways in which you could become involved in Falkirk Council's Housing Service to improve their services?'* and *'Whether or not you have participated in these activities in the past, would you be interested in participating in any of these in the future to help the Council improve their Housing Services?'*

The following information tells us how these questions were answered in order of preference, starting with the most popular, and the percentage of people who said this was their preferred method of participating by becoming actively involved:

- Estate Walkabouts where tenants can identify areas of concern on their estate: 1.3%
- Becoming a member of a Registered Tenants' & Residents' Organisation: 0.9%
- On-line discussion forum: 0.8%
- Going along to the Tenants' & Residents' Forum: 0.6%
- 'Make a Difference' Project Award Scheme: 0.6%
- Scrutiny Panel to check performance and suggest improvements: 0.5%
- Making a complaint or suggestion for improvement to the service: 0.3%
- Being part of a short-term tenants sub-group: 0.3%
- Being part of the Editorial Panel: 0.3%
- Carrying out a Customer Led Inspection to scrutinise an area of the service: 0.3%
- Involvement with the Housing Asset Management Plan consultation group: 0.1%
- Involvement in the Housing Revenue Account focus group: 0%

For those tenants and customers who want to participate by taking part and becoming actively involved in shaping Housing Services, we will offer a range of options for them to be involved in a way that suits them and at a level they feel comfortable with.

Taking account of the views expressed during the survey carried out Oct – Dec 2018, involving 1,000 of our tenants, we will make the following methods of participation available to our customers:

- Estate Walkabouts are hosted by local Housing Teams. These Estate Walkabouts are open to anyone who lives locally. They give our tenants and other customers an opportunity to meet with local officers and their partners to identify areas of concern on their estate. They also provide an opportunity for those who attend to offer suggestions on how these areas of concern could be addressed.

- Where a number of tenants and customers want to set up their own local group, they can apply to form a Registered Tenants' & Residents' Organisation (RTO). RTOs have a statutory right to be consulted on issues that may affect them or the wider tenant population.
- We will consider setting up an on-line discussion forum for tenants & customers who wish to share their experiences and have a say on how service could be improved.
- The Tenants' & Residents' Forum will be held regularly throughout the year and is open to any tenant, customer or member of the general public who wishes to attend. The main purpose of the Forum is to oversee the implementation of this strategy and make sure that Falkirk Council's Housing Service fulfils its statutory obligation to consult with, and take account of, tenants' and other customers' views. As with all groups, the Forum has a key role in this strategy in terms of representing the views of customers.
- We will continue to promote the project award scheme, 'Make a Difference' to enable tenants and communities to identify projects in their area. The scheme will offer funding of up to £5,000.00 for tenants and communities to lead on a project that will make a difference to them.
- The Scrutiny Panel lead on scrutinising Housing Services performance against the Scottish Social Housing Charter (SSHC) and the Annual Return on the Charter (ARC). Members of the Scrutiny Panel are fully trained and/or supported by an independent organisation (i.e. TPAS of TiS) to enable an objective view of performance. The panel approve the ARC, check for verification and make recommendations on how data is collected or services improved.
- Falkirk Council's corporate complaints scheme will be used for those tenants & customers who are dissatisfied with a service they have received and wish to make a complaint. Information gathered through complaints will be used, alongside other information gathered through feedback, to improve services.
- A variety of short-term subgroups can be set up to provide feedback to consultation on particular subjects and/or areas of the Housing Service. These groups will be made up of customer volunteers. The size and frequency of each subgroup will vary depending on the subject and extent of the consultation. Each subgroup will provide an update to the Tenants' & Residents' Forum as the group responsible for overseeing this strategy. Each subgroup is open to anyone who may be interested in the subject, whether they are actively involved or not. As such, subgroups will be advertised publicly.

- The Editorial Panel is made up of tenants and customers and have a say in publications produced by the Housing Service. These publications include the annual Landlord Report to Tenants, Tenant Talk magazine, Tenants' Handbook, a variety of information leaflets, information published on the Falkirk Council website etc. The group ensure publications are relevant, easy to read and easy to understand. All publications approved by the Editorial Panel are 'Customer Approved'.
- The Housing Asset Management Plan (HAMP) group, made up of tenants and customers, lead on how the Housing Service manages its assets and invests in its stock. The group oversee Capital Investment Programmes as well as sales and acquisitions. They report to the Tenants' & Residents' Forum as the central group overseeing implementation of this strategy.
- The Housing Revenue Account (HRA) focus group, 'How Your Rent Money is Spent' group will be open to any tenant who wishes to scrutinise the HRA and have a say in their rent money is spent.

## **How can our customers scrutinise the Housing Service and its performance?**

### Scrutiny

*'Close examination; a searching look'*

Ref: Collins Dictionary 21<sup>st</sup> Century Edition

*We asked: 'Are you aware of the following ways in which you could become involved in Falkirk Council's Housing Service to improve their services?' and 'Whether or not you have participated in these activities in the past, would you be interested in participating in any of these in the future to help the Council improve their Housing Services?'*

The following information tells us how these questions were answered in terms of scrutiny and in order of preference, starting with the most popular, and the percentage of people who said this was their preferred method of scrutinising Housing Services' performance:

- Annual performance report: 1.2%
- Open Days and Exhibitions: 0.8%
- Scrutiny Panel to check performance and suggest improvements: 0.5%
- Carrying out a Customer Led Inspection to scrutinise an area of the service: 0.3%
- Involvement with the Housing Asset Management Plan consultation group: 0.1%
- Involvement in the Housing Revenue Account focus group: 0%

In general terms, to promote scrutiny the Housing Service will provide information on their performance on the Falkirk Council website and in the tenants' magazine, 'Tenant Talk'. Our annual performance will also be published on the Scottish Housing Regulator's website to enable comparisons to be drawn with other social rented sector landlords across Scotland.

In addition to these methods of reporting, we will also report on performance and support scrutiny in the following ways:

- Housing Services' annual Landlord Report to Tenants is published by the 31 October each year. The report is written in consultation with our tenants and other customers who tell us what performance information they want in the report and how they want the information presented.
- Open days and exhibitions (e.g. 'Charter Chat' events) are hosted periodically throughout the year and in a variety of locations to allow Housing Services' customers to view information, check performance against the Scottish Social Housing Charter, offer suggestions on how the service can be improved, discuss performance and ask questions of members of staff. The format of these events allows our customers to drop in when they can and leave when they wish.
- A Scrutiny Panel made up of tenants and other customers was set up in early 2015. Panel members initially went through the Scottish Government's 'Stepping Up to Scrutiny' training programme. Each member, including those who have joined since 2015, has been trained either by the Chartered Institute of Housing or the Tenant Participation Advisory Service (TPAS), on scrutinising Housing Services' performance. The panel choose which area of the service they wish to scrutinise, check performance information reported to the Scottish Housing Regulator (SHR) against the Scottish Social Housing Charter indicators and look for evidence that supports what is reported. In addition, panel members are invited to check the Annual Return on the Charter (ARC) before it is reported to the SHR by 31 May each year. Like any other sub-group, the Scrutiny Panel reports to the Tenants' & Residents' Forum.
- The Housing Asset Management Plan (HAMP) group, made up of tenants and customers, lead on how the Housing Service manages its assets and invests in its stock. The group oversee Capital Investment Programmes as well as sales and acquisitions. They report to the Tenants' & Residents' Forum as the central group overseeing implementation of this strategy.
- The Housing Revenue Account (HRA) focus group, 'How Your Rent Money is Spent' group will be open to any tenant who wishes to scrutinise the HRA and have a say in their rent money is spent.

- Freedom of Information requests are answered in accordance with the Freedom of Information (Scotland) Act 2002. This enables any member of the public to request information held by Falkirk Council (Housing Services) as a public body, over which the Scottish Parliament has jurisdiction.

**What will the Housing Service do to make sure tenants and other customers know that they can be involved?**

Since our first large-scale Tenant Satisfaction Survey in 2013/14, when 34% of the 1,004 tenants surveyed said they didn't know how they could have a say in their Housing Services, we have worked to increase awareness. We have listened to what our tenants told us. In the large-scale Tenant Satisfaction Survey carried out in the autumn and early winter of 2018, 92.9% of the 1,000 respondents said they were satisfied with the range of opportunities that Housing Services offers at various levels to be involved. This is an increase of 5.9% on our last survey carried out in 2016 and 1.3% above the all-landlord Scottish average of 85.9%

Building on the steps taken, and resultant improvement so far, the Housing Service will continue to strive towards maximum involvement from our customers by making sure our tenants and customers know that they can have a say in improving the housing services offered them.

To achieve awareness of the variety of opportunities for our tenants and customers to get involved, Housing Services will work closely with Falkirk Council's Communications & Marketing Team and the News & New Media Team to promote customer involvement.

We will do this by using information told us by our customers and gathered from large-scale Tenant Satisfaction Surveys on how best to communicate with them. We will also develop the Housing Communications Group, a joint working group of officers who consider the following:

- Website content to ensure that information held on the website is up-to-date, relevant and consistent with other media promoting customer involvement.
- Advertising on plasma screens in local Advice & Support HUBS and local One-Stop-Shops
- Using Twitter to advertise events
- Volume, colour, style, design and content of printed information to ensure consistency with other forms of media used for information provided to our customers. For example, we will ensure that information is consistently managed so that our customers will receive the same clear, concise messages regardless of

which method of communication they use (i.e. website, leaflet, booklet, poster, poster, flyer etc.).

- Promoting the range of options available to customers who want to get involved using a variety of methods. These methods include information in New Tenancy Packs and in the Tenants' Handbook, a 'Welcome to Your New Home' card sent shortly after the tenant has been given their keys; discussion with a Neighbourhood Officer during a Settling In visit during the first few weeks of a tenancy; adverts and articles in the tenants' magazine, 'Tenant Talk', adverts for events on the home page of the Falkirk Council website and the on-line Calendar of Events, a strap-line promoting involvement on all printed information leaflets/booklets provided by Housing Services; using our 'Inspector Tenant' logo on literature (particularly relating to involvement in scrutiny); using the 'Inspector Tenant' mascot at scrutiny events; posters and flyers at targeted locations; promotional flyers and information sent directly to members of the consultation register, 'Point of View'; Twitter, discussions with our Registered Tenants' & Residents' Organisations' and adverts/article in their local newsletters and/or Facebook pages.
- We will build relationships with the voluntary sector through the Community Volunteer Service (CVS) in the Falkirk area and work with them to recruit new members.
- We will work with our colleagues in Education, Community Learning & Development, the Employment Training Unit and Social Services to promote and encourage involvement.
- Promotional materials, including use of the 'Inspector Tenant' mascot at events, 'Inspector Tenant' key-rings for new tenants, 'Inspector Tenant' feature in the tenants' magazine, 'Tenant Talk' and in the annual Landlord Report to Tenants, balloons etc. will be used to encourage customer involvement, particularly in scrutiny of the Housing Service.

### **How will the Housing Service make sure that everyone is included and treated equally?**

Falkirk Council believes that the diversity of its communities is an essential part of its values.

The Equality Act 2010 promotes equality of opportunity, protects individuals from discrimination and adds a particular responsibility on public bodies to consider socio-economic inequalities.

The Council is committed to achieving equality of access for all citizens and avoiding unlawful discrimination including direct, indirect, by perception or association, or third party harassment. We recognise that people can be discriminated against for reasons including

age, disability, sex, gender reassignment, pregnancy, maternity, race (which include colour, nationality and ethnic or national origins), sexual orientation, religion or belief or because someone is married or in a civil partnership. These characteristics are known as protected characteristics under the Equality Act 2010. Legislation also protects people being discriminated against on the grounds of unrelated criminal convictions, trade union activity, and long-term unemployment or because they have AIDS or are HIV positive.

Falkirk Council's Housing Service is committed to:

- Promoting equality of opportunity for all persons.
- Promoting a good and harmonious working environment in which all people are treated with respect.
- Preventing occurrences of unlawful direct discrimination, harassment or victimisation.
- Fulfilling all our legal obligations under the equality legislation and associated codes of practice.
- Complying with our own Equal Opportunities Policy and associated policies.
- Taking lawful, affirmative, or positive action where appropriate and in accordance with legislation.

The Housing Service is committed to fulfilling our statutory duty to promote equality and treat people with respect, fairness and equality across all areas of our business, including access to, and the provision of, quality housing addressing homeless needs, managing our estates, tackling antisocial behaviour, providing support, managing rent arrears, working with other tenures and in our relationship with our tenants and other customers. We are also committed to tackling discrimination and harassment in all our activities and to ensuring that our services are accessible to everyone. Housing Services will encourage and provide active measures to ensure that all groups and individuals have equal access to communication, engagement, participation and scrutiny where they want to.

A commitment to equality and opportunity must also be reflected in the work and involvement of the Tenants' & Residents' Forum, the consultation register, 'Point of View', Registered Tenants' & Residents' Organisations and any other group or sub-group formed as part of this strategy. These groups should involve and represent all sections of their communities they are active in. Falkirk Council will encourage each of the groups involved with the Housing Service to adopt an inclusive approach towards involving minority groups,

or groups that are at risk of being excluded, in the community they are active in. Groups or individuals involved with the Housing Service who act in a discriminatory or offensive way towards minority groups could be subject to the removal from the involvement process.

### **How will the Housing Service remove barriers that prevent customers being involved through communication, engagement, participation and scrutiny?**

Falkirk Council wants everyone who wants to be involved, to be able to become involved in a way, and at a level, they feel comfortable with. To make this happen, Housing Services will strive to make sure communication is easy to understand, and available in other languages and formats. The service will also advertise the different methods people can use to communicate with us so they can choose a method that they are comfortable with at any given time.

For those who wish to engage we will listen and respond to their preferred methods of engagement.

In our recent large-scale Tenant Satisfaction Survey we asked the people who said they weren't satisfied with the opportunities given them to participate in the Council's decision-making process, to tell us why they felt that way. They gave us the following reasons:

- Thirty three said they don't know or aren't interested in participating : 46%
- Eighteen said they don't get a chance to become involved or don't get enough information about getting involved: 25%
- Nine people said the Council does not listen to tenants' views: 13%

### **Statement of Resources.**

Housing Services recognises that to have a strong, sustainable relationship with our customers, this Tenant & Customer Participation Strategy (2019 – 2022) has to be properly resourced and supported. We will work with our partners in other services to join up budgets and share staff resources to meet common aims and objectives at a strategic and operational level.

A key requirement of this strategy is to carry out an assessment of the resources needed to enable good customer relations through communication, engagement, participation and scrutiny.

Falkirk Council's dedicated resource budget for Tenant & Resident Participation is approx. £7.69 per tenant household per year (based on an approximated 16,250 tenants). The

Scottish average per tenant in Scotland is £9.64 per year. *(Source: Scottish Housing Network 2017/18)*

The annual financial resources for delivering this strategy will be drawn from a variety of Housing Services' budgets and are summarised in the statement in this section.

Staff with generic functions, such as Neighbourhood Officers, will be instrumental in delivering this strategy. The Council's central communications unit will play a key role in delivering the communication element of the strategy in partnership with Housing staff and our tenants and customers. The action plan that supports this strategy will therefore be incorporated into, or linked with, Housing Services' plans, divisional team plans and individual work plans.

The Statement of Resources includes two staff, the Community Engagement Co-ordinator and Community Engagement Officer. These two staff are dedicated to the implementation and co-ordination of communication, engagement, participation and scrutiny across the service. Other staff costs that are not reflected in the table include staff that carry out community engagement and participation activities on a day-to-day basis as part of their generic role.

The Community Engagement Co-ordinator has a strategic role in managing and co-ordinating all community engagement activities across the service including communication, engagement, participation and scrutiny. This post includes promoting and supporting good customer relations through promoting the values of these principles amongst staff, elected members and customers.

Staff across the Housing Service communicate routinely with customers, seek feedback on services provided, consult on a variety of issues and monitor performance taking account of tenants' and customers' views with the aim of improving service delivery. These activities, along with other tasks particular to individuals' roles, are carried out as part of day-to-day business and are not therefore reflected in the Statement of Resources or budget.

Local housing teams based within One-Stop-Shops and Community Advice & Support HUBS support their local Registered Tenants' & Residents' Organisations. This includes assistance with promoting groups, accessing grants, training, managing community-based projects, assistance with consultations and administration tasks (i.e. typing, photocopying, printing etc.). Support is offered as part of routine business and not reflected in the Statement of Resources or budget.

Approval of this strategy and supporting action plan by our tenants and other customers will determine future spend of the budget.

A financial breakdown of how monies are spent is provided to the Tenants' & Residents' Forum on a regular basis and in the capacity of monitoring this strategy.

<b>Statement of Resources</b>		
<b>Budget</b>	£125,000	<b>Equalities</b>  Training for staff Training for tenants & customers Publications Customer Surveys
<b>Salaries</b>	£91,600	
<b>Total Budget</b>	£216,600	
		<b>Communication</b>  Annual Landlord Report to Tenants Charter Chat Events Three editions of Tenant Talk per year Electronic Information Posters & Flyers Promotional Materials
		<b>Participation</b>  Tenants & Residents Forum Registered Tenants & Residents Organisations Point of View Consultation Register Scrutiny Panel How Your Rent Money is Spent SubGroup Editorial Panel Housing Asset Management Plan SubGroup Variety of Short Term SubGroups Make a Difference Project Awards Open Days & Exhibitions

### **Monitoring and Reviewing the Strategy.**

To ensure this Tenant & Customer Participation Strategy (2019 – 2022) is working as intended, and there are positive outcomes, the following monitoring arrangements have been put in place:

- Publishing an Action Plan to support this Tenant & Customer Participation Strategy (2019 – 2022) and reporting progress on, and reviewing progress with, actions to the Tenants' & Residents' Forum.

- Reporting regularly on the outcomes of the Scottish Social Housing Charter through the Annual Return on the Charter, and in particular the Customer/Landlord Relationship outcomes. This will be done in consultation with our customers.
- Checking tenants' and other customers' satisfaction with how good they feel we are at keeping them informed about decisions that affect them, opportunities to participate and overall satisfaction with the Council as their landlord.
- Maintaining a consultation database of all consultation and participation activities across Housing Services, ensuring compliance with the National Standards for Community Engagement.
- Checking Falkirk Council's performance against other, similar-sized, social landlords across Scotland.
- Providing updates on progressions with the Action Plan that supports this strategy, to the Tenants' & Residents' Forum.
- Publishing a variety of events, achievements and feedback to consultations in the tenants' magazine, 'Tenant Talk' and on the Falkirk Council website.
- Carrying out regular audits of Registered Tenants' & Residents' Organisations.
- Regular updates to the Tenants' & Residents' Forum from the various sub-groups, including the Scrutiny Panel, the Housing Asset Management Plan group, the Editorial Panel etc.

### **Conclusion: Where do we go from here?**

This Tenant & Customer Participation Strategy (2019 – 2022) builds on the success of previous strategies.

Our tenants and customers already communicate and engage with, actively participate in, and scrutinise Housing Services so that the quality of housing and the services provided are continually improving. The Housing Service strives to keep on improving by listening to our customers, responding to their needs and meeting their aspirations. This strategy provides a framework for customers to communicate, engage, participate and scrutinise in a way and at a level that they feel comfortable with.

Our efforts cannot, and will not, stop with the publication of this strategy. We are always looking to improve and find more innovative and imaginative ways to communicate and

engage with, encourage participation from, and be open to scrutiny by, our customers. This strategy will evolve as the relationship with our customer grows and develops.

Regardless of how our tenants and customers provide their views, Housing Services will aim to gather these views from as wide a variety of sources as possible to identify common themes and trends before making changes to services.

In summary, this strategy sets out how our customers can access the Housing Service and explains how they can communicate and engage with us, participate in influencing how decisions that affect them are made and scrutinise how Housing Services are delivered.

If you would like more information on this strategy, or how you can get involved, you should contact the Community Engagement Team on 01324 590796, by email at [inspector.tenant@falkirk.gov.uk](mailto:inspector.tenant@falkirk.gov.uk) or you can find out more by visiting our website at <http://www.falkirk.gov.uk/services/homes-property/council-housing/customer-involvement/> Alternatively, you can ask to speak to a member of staff at one of our Support & Advice HUBS or One-Stop-Shops.

