

Appendix B – Self-Assessment Form

This self-assessment form should be completed by the complaints officer and discussed at the landlord’s governing body annually. Evidence should be included to support all statements with additional commentary as necessary. Explanations must also be provided where a mandatory ‘must’ requirement is not met to set out the rationale for the alternative approach adopted and why this delivers a better outcome.

Section 1 - Definition of a complaint

Mandatory ‘must’ requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
1.2	A complaint must be defined as: <i>‘an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.’</i>	Yes	Statement of ‘What is a complaint’ contained within our Resolving Complaints Policy (Section 2)
1.3	The resident does not have to use the word ‘complaint’ for it to be treated as such. A complaint that is submitted via a third party or representative must still be handled in line with the landlord’s complaints policy.	Yes	Statement of ‘What is a complaint’ contained within our Resolving Complaints Policy (Section 2)
1.6	... if further enquiries are needed to resolve the matter, or if the resident requests it, the issue must be logged as a complaint.	Yes	Statement contained within Stage 1 process in our Resolving Complaints Policy (Section 7)



1.7	A landlord must accept a complaint unless there is a valid reason not to do so.	Yes	Exclusions statement contained within our Resolving Complaints Policy (Section 3)
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1.8	A complaints policy must clearly set out the circumstances in which a matter will not be considered, and these circumstances should be fair and reasonable to residents.	Yes	Exclusions statement contained within our Resolving Complaints Policy (Section 3)
1.9	If a landlord decides not to accept a complaint, a detailed explanation must be provided to the resident setting out the reasons why the matter is not suitable for the complaints process and the right to take that decision to the Ombudsman.	Yes	Exclusions statement contained within our Resolving Complaints Policy (Section 3)

Best practice 'should' requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
1.4	Landlords should recognise the difference between a service request , where a resident may be unhappy with a situation that they wish to have rectified, and a complaint about the service they have/have not received.	Yes	All service requests received are logged and monitored until completion. All complaints and / or concerns will be handled in accordance with our Resolving Complaints Policy.
1.5	Survey feedback may not necessarily need to be treated as a complaint, though, where possible, the person completing the survey should be made aware of how they can pursue their dissatisfaction as a complaint if they wish to.	Yes	All channels available to issue a complaint are included in our Resolving Complaints Policy (Section 5)

Section 2 - Accessibility and awareness

Mandatory 'must' requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
2.1	Landlords must make it easy for residents to complain by providing different channels through which residents can make a complaint such as in person, over the telephone, in writing, by email and digitally. While the Ombudsman recognises that it may not be feasible for a landlord to use all of the potential channels, there must be more than one route of access into the complaints system.	Yes	All channels available on how to make a complaint are included in our Resolving Complaints Policy (Section 5).
2.3	Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the number of stages involved, what will happen at each stage and the timeframes for responding.	Yes	Our Resolving Complaints Policy is included on our website www.falconha.org An easy read Resolving Complaints Summary is included on our website www.falconha.org
2.4	Landlord websites, if they exist, must include information on how to raise a complaint. The complaints policy and process must be easy to find on the website.	Yes	Our Policy is available on our website opening page under About Us, Help & Advice. Additionally, a service request, compliment and / or complaint can be made under Contact Us option

2.5	Landlords must comply with the Equality Act 2010 and may need to adapt normal policies, procedures, or processes to accommodate an individual's needs. Landlords must satisfy themselves that their policy sets out how they will respond to reasonable adjustments requests in line with the Equality Act and that complaints handlers have had appropriate training to deal with such requests.	Yes	FHA complies with its legal obligations outlined in all relevant legislation. Any adjustments will be considered, as required and / or necessary. All complaints are managed and dealt with by the relevant Lead of Service, who are appropriately qualified in their respective roles.
2.6	Landlords must publicise the complaints policy and process, the Complaint Handling Code and the Housing Ombudsman Scheme in leaflets, posters, newsletters, online and as part of regular correspondence with residents.	Yes	<p>Our Resolving Complaints Policy is included on our website www.falconha.org</p> <p>The Housing Ombudsman Complaint Handling Code and the Housing Ombudsman Scheme information are included on our website www.falconha.org</p>

2.7	Landlords must provide residents with contact information for the Ombudsman as part of its regular correspondence with residents.	Yes	The Housing Ombudsman contact details are included within our Resolving Complaints Policy (Section 12). The Policy outlines customer's right to contact the Ombudsman at any stage throughout the process or escalate on completion of the process.
2.8	Landlords must provide early advice to residents regarding their right to access the Housing Ombudsman Service throughout their complaint, not only when the landlord's complaints process is exhausted.	Yes	The Policy outlines customer's right to contact the Ombudsman at any stage, throughout the process or escalate on completion of the process'

Best practice 'should' requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
2.2	Where a landlord has set up channels to communicate with its residents via social media, then it should expect to receive complaints via those channels. Policies should contain details of the steps that will be taken when a complaint is received via social media and how confidentiality and privacy will be maintained.	Yes	Statement contained within our Policy (Section 5).

Section 3 - Complaint handling personnel

Mandatory 'must' requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
3.1	Landlords must have a person or team assigned to take responsibility for complaint handling to ensure complaints receive the necessary attention, and that these are reported to the governing body. This Code will refer to that person or team as the "complaints officer".	Yes	The role of the Complaints Officer sits within the responsibilities of the Head of Data Integrity, who reports directly to the Chief Executive and will monitor and ensure that the Policy is adhered to.
3.2	...the complaint handler appointed must have appropriate complaint handling skills and no conflicts of interest.	Yes	All complaints are managed and dealt with by the relevant Lead of Service, who are appropriately qualified in their respective roles.

Best practice 'should' requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
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3.3	<p>Complaint handlers should:</p> <ul style="list-style-type: none"> • be able to act sensitively and fairly • be trained to handle complaints and deal with distressed and upset residents • have access to staff at all levels to facilitate quick resolution of complaints • have the authority and autonomy to act to resolve disputes quickly and fairly. 	Yes	All complaints are managed and dealt with by the relevant Lead of Service, who are appropriately qualified in their respective roles. All complaints will be managed and dealt with in line with the appropriate legislation.
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Section 4 - Complaint handling principles

Mandatory 'must' requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
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<p>4.1</p>	<p>Any decision to try and resolve a concern must be taken in agreement with the resident and a landlord's audit trail/records should be able to demonstrate this. Landlords must ensure that efforts to resolve a resident's concerns do not obstruct access to the complaints procedure or result in any unreasonable delay. It is not appropriate to have extra named stages (such as 'stage 0' or 'pre-complaint stage') as this causes unnecessary confusion for residents. When a complaint is made, it must be acknowledged and logged at stage one of the complaints procedure within five days of receipt.</p>	<p>Yes</p>	<p>FHA have adopted a two-stage Formal Complaints process.</p> <p>Stage 1 and 2 process, with definitive timelines, from receipt of any complaint to final resolution is included within our Policy (Section 7)</p>
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4.2	Within the complaint acknowledgement, landlords must set out their understanding of the complaint and the outcomes the resident is seeking. If any aspect of the complaint is unclear, the resident must be asked for clarification and the full definition agreed between both parties.	Yes	Stage 1 and 2 process, with definitive timelines, from receipt of any complaint to final resolution are included within our Policy (Section 7)
4.6	A complaint investigation must be conducted in an impartial manner.	Yes	FHA Policy has been adopted in line with The Regulator of Social Housing legislation to ensure a fair and reasonable process is undertaken.
4.7	<p>The complaint handler must:</p> <ul style="list-style-type: none"> • deal with complaints on their merits • act independently and have an open mind • take measures to address any actual or perceived conflict of interest • consider all information and evidence carefully • keep the complaint confidential as far as possible, with information only disclosed if necessary to properly investigate the matter. 	Yes	All complaints will be managed in accordance with our Policy, the Housing Ombudsman's Complaint Handling Code March 2022 and The Regulator of Social Housing legislation to ensure a fair and reasonable process is conducted. Any adjustments will be considered, as required and / or necessary. Full details of our commitment to Independence and Confidentiality are stated in Section 9.
4.11	Landlords must adhere to any reasonable arrangements agreed with residents in terms of frequency and method of communication	Yes	All arrangements and communications will be adhered to as stated in our Policy (Section 7 and Section 8).

<p>4.12</p>	<p>The resident, and if applicable any staff member who is the subject of the complaint, must also be given a fair chance to:</p> <ul style="list-style-type: none"> • set out their position • comment on any adverse findings before a final decision is made. 	<p>Yes</p>	<p>A full investigation of any complaint(s) will be undertaken by FHA in accordance with its Policy. All involved parties / individuals will be treated fairly and consulted throughout the process.</p>
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4.13	A landlord must include in its complaints policy its timescales for a resident to request escalation of a complaint	Yes	Stage 1 and 2 process, with definitive timelines, from receipt of any complaint to final resolution included within our Policy (Section 7)
4.14	A landlord must not unreasonably refuse to escalate a complaint through all stages of the complaints procedure and must have clear and valid reasons for taking that course of action. Reasons for declining to escalate a complaint must be clearly set out in a landlord's complaints policy and must be the same as the reasons for not accepting a complaint.	Yes	Exclusions statement is contained within our Policy (Section 3)
4.15	A full record must be kept of the complaint, any review and the outcomes at each stage. This must include the original complaint and the date received, all correspondence with the resident, correspondence with other parties and any reports or surveys prepared.	Yes	All complaints, and / or concerns raised are logged on a Complaints Schedule and issued with a unique reference number. All communications issued and received, and relevant supporting documentation are saved within a respective Confidential folder.
4.18	Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives when pursuing a complaint.	Yes	Statement is included in Unacceptable Behaviour of our Policy (Section 14). FHA will not tolerate any abusive behaviour (physical or verbal) towards its staff or others involved during the handling of any complaint. Any incident arising of this nature will be taken seriously and appropriate action taken in accordance with the Law. Any restrictions placed on a resident's contact due to unacceptable behaviour will be appropriate to their needs and demonstrate regard for the provisions of the Equality Act 2010.

Best practice ‘should’ requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
4.3	Landlords should manage residents’ expectations from the outset, being clear where a desired outcome is unreasonable or unrealistic	Yes	Detailed Statements in Exclusions (Section 3), and the Formal Complaints Process (Section 7) are included within our Policy.
4.4	A complaint should be resolved at the earliest possible opportunity, having assessed what evidence is needed to fully consider the issues, what outcome would resolve the matter for the resident and whether there are any urgent actions required.	Yes	Covered within Complaints handling Principals (Section 6) within our Policy.
4.5	Landlords should give residents the opportunity to have a representative deal with their complaint on their behalf, and to be represented or accompanied at any meeting with the landlord where this is reasonable.	Yes	Statement included within How can a customer make a complaint (Section 5) of our Policy advising that FHA recognise that care providers, health professionals, appointees, advocates and family members of our tenants may have a need to make a complaint where a tenant may lack capacity
4.8	Where a key issue of a complaint relates to the parties’ legal obligations landlords should clearly set out their understanding of the obligations of both parties.	Yes	Statement of Legal and Regulatory Requirements is included within our Policy.

4.9	Communication with the resident should not generally identify individual members of staff or contractors.	Yes	FHA will retain the confidentiality of all personnel, where appropriate, and in line with GDPR legislation.
4.10	Landlords should keep residents regularly updated about the progress of the investigation.	Yes	Statement and process is included in Complaints Process (Section 7).
4.16	Landlords should seek feedback from residents in relation to the landlord's complaint handling as part of the drive to encourage a positive complaint and learning culture.	Yes	FHA will seek feedback from all parties involved, as detailed in our Policy How Will We Learn from Complaints (Section 10)
4.17	Landlords should recognise the impact that being complained about can have on future service delivery. Landlords should ensure that staff are supported and engaged in the complaints process, including the learning that can be gained	Yes	FHA will seek feedback from all parties involved, as detailed in our Policy How Will We Learn from Complaints (Section 10)
4.19	Any restrictions placed on a resident's contact due to unacceptable behaviour should be appropriate to their needs and should demonstrate regard for the provisions of the Equality Act 2010.	Yes	In the event of any restrictions on contact with a resident, other channels of communications will be managed via the relevant Care Provider, Appointee(s), MDTs, Medical Professional(s).

Section 5 - Complaint stages

Mandatory 'must' requirements

Stage 1

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
5.1	Landlords must respond to the complaint within 10 working days of the complaint being logged. Exceptionally, landlords may provide an explanation to the resident containing a clear timeframe for when the response will be received. This should not exceed a further 10 days without good reason.	Yes	Statement is included in Complaints Process (Section 7)
5.5	A complaint response must be sent to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue, are completed. Outstanding actions must still be tracked and actioned expeditiously with regular updates provided to the resident.	Yes	Statement is included in Complaints Process (Section 7)

5.6	Landlords must address all points raised in the complaint and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	Statement is included in Complaints Process (Section 7)
5.8	Landlords must confirm the following in writing to the resident at the completion of stage one in clear, plain language: <ul style="list-style-type: none"> • the complaint stage • the decision on the complaint • the reasons for any decisions made • the details of any remedy offered to put things right • details of any outstanding actions • details of how to escalate the matter to stage two if the resident is not satisfied with the answer 	Yes	Statement is included in Complaints Process (Section 7)

Stage 2

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
5.9	If all or part of the complaint is not resolved to the resident's satisfaction at stage one it must be progressed to stage two of the landlord's procedure, unless an exclusion ground now applies. In instances where a landlord declines to escalate a complaint it must clearly communicate in writing its reasons for not escalating as well as the resident's right to approach the Ombudsman about its decision.	Yes	Statement is included in Complaints Process (Section 7). Policy outlines customer's right to contact the Ombudsman at any stage throughout the process or escalate on completion of the process.

5.10	On receipt of the escalation request, landlords must set out their understanding of issues outstanding and the outcomes the resident is seeking. If any aspect of the complaint is unclear, the resident must be asked for clarification and the full definition agreed between both parties.	Yes	Statement is included in Complaints Process (Section 7)
5.11	Landlords must only escalate a complaint to stage two once it has completed stage one and at the request of the resident.	Yes	Statement is included in Complaints Process (Section 7)

5.12	The person considering the complaint at stage two, must not be the same person that considered the complaint at stage one.	Yes	Statement is included in Complaints Process (Section 7)
5.13	Landlords must respond to the stage two complaint within 20 working days of the complaint being escalated. Exceptionally, landlords may provide an explanation to the resident containing a clear timeframe for when the response will be received. This should not exceed a further 10 days without good reason.	Yes	Statement is included in Complaints Process (Section 7)
5.16	<p>Landlords must confirm the following in writing to the resident at the completion of stage two in clear, plain language:</p> <ul style="list-style-type: none"> • the complaint stage • the complaint definition • the decision on the complaint • the reasons for any decisions made • the details of any remedy offered to put things right • details of any outstanding actions <p>and</p> <ul style="list-style-type: none"> • if the landlord has a third stage, details of how to escalate the matter to stage three • if this was the final stage, details of how to escalate the matter to the Housing Ombudsman Service if the resident remains dissatisfied. 	Yes	<p>Statement is included in Complaints Process (Section 7).</p> <p>FHA have adopted a two-stage Complaints process.</p> <p>Policy outlines customer’s right to contact the Ombudsman at any stage throughout the process or escalate on completion of the process</p>

Stage 3

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
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<p>5.17</p>	<p>Two stage landlord complaint procedures are ideal. This ensures that the complaint process is not unduly long. If landlords strongly believe a third stage is necessary, they must set out their reasons for this as part of their self-assessment. A process with more than three stages is not acceptable under any circumstances.</p>	<p>Yes</p>	<p>FHA have adopted a two-stage complaints process, statement included in (Section 7).</p>
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5.20	<p>Landlords must confirm the following in writing to the resident at the completion of stage three in clear, plain language:</p> <ul style="list-style-type: none"> • the complaint stage • the complaint definition • the decision on the complaint • the reasons for any decisions made • the details of any remedy offered to put things right • details of any outstanding actions • details of how to escalate the matter to the Housing Ombudsman Service if the resident remains dissatisfied 	Yes	FHA have adopted a two-stage complaints process, statement included in (Section 7).
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Best practice ‘should’ requirements

Stage 1

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
5.2	If an extension beyond 20 working days is required to enable the landlord to respond to the complaint fully, this should be agreed by both parties.	Yes	Statement is included in Complaints Process (Section 7).
5.3	Where agreement over an extension period cannot be reached, landlords should provide the Housing Ombudsman’s contact details so the resident can challenge the landlord’s plan for responding and/or the proposed timeliness of a landlord’s response.	Yes	Our Policy outlines customer’s right to contact the Ombudsman at any stage throughout the process or escalate on completion of the process
5.4	Where the problem is a recurring issue, the landlord should consider any older reports as part of the background to the complaint if this will help to resolve the issue for the resident.	Yes	FHA will refer to any previous records / reporting in its handling of any recurring issue.

<p>5.7</p>	<p>Where residents raise additional complaints during the investigation, these should be incorporated into the stage one response if they are relevant and the stage one response has not been issued. Where the stage one response has been issued, or it would unreasonably delay the response, the complaint should be logged as a new complaint.</p>	<p>Yes</p>	<p>FHA will consider all additional complaints and include any issues raised if appropriate and relevant, at Stage 1.</p>
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Stage 2

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
5.14	If an extension beyond 10 working days is required to enable the landlord to respond to the complaint fully, this should be agreed by both parties.	Yes	Statement is included in Complaints Process (Section 7).
5.15	Where agreement over an extension period cannot be reached, landlords should provide the Housing Ombudsman's contact details so the resident can challenge the landlord's plan for responding and/or the proposed timeliness of a landlord's response	Yes	Statement is included in Complaints Process (Section 7). Policy outlines customer's right to contact the Ombudsman at any stage throughout the process or escalate on completion of the process.

Stage 3

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
5.18	Complaints should only go to a third stage if the resident has actively requested a third stage review of their complaint. Where a third stage is in place and has been requested, landlords must respond to the stage three complaint within 20 working days of the complaint being escalated. Additional time will only be justified if related to convening a panel. An explanation and a date for when the stage three response will be received should be provided to the resident.	N/A	Statement is included in Complaints Process (Section 7).

5.19	Where agreement over an extension period cannot be reached, landlords should provide the Housing Ombudsman's contact details so the resident can challenge the landlord's plan for responding and/or the proposed timeliness of a landlord's response.	N/A	Statement is included in Complaints Process (Section 7).
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Section 6 - Putting things right

Mandatory 'must' requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
6.1	Effective dispute resolution requires a process designed to resolve complaints. Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right.	Yes	Statement is included in our Policy How Will We Learn from Complaints (Section 10).
6.2	Any remedy offered must reflect the extent of any service failures and the level of detriment caused to the resident as a result. A landlord must carefully manage the expectations of residents and not promise anything that cannot be delivered or would cause unfairness to other residents.	Yes	FHA will adhere to every aspect of its Policy, notably Complaints Process (Section 7) and its complaints process.
6.5	The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion.	Yes	Statement is included in Complaints Process (Section 7).
6.6	In awarding compensation, a landlord must consider whether any statutory payments are due, if any quantifiable losses have been incurred, the time and trouble a resident has been put to as well as any distress and inconvenience caused.	Yes	Any financial compensation(s), statutory or otherwise, will be commensurate and awarded accordingly (Section 13)

Best practice 'should' requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
6.3	Landlords should look beyond the circumstances of the individual complaint and consider whether anything needs to be 'put right' in terms of process or systems to the benefit of all residents.	Yes	Statement is included in our Policy How Will We Learn from Complaints (Section 10)



6.7	In some cases, a resident may have a legal entitlement to redress. The landlord should still offer a resolution where possible, obtaining legal advice as to how any offer of resolution should be worded.	Yes	FHA will consult with its legal consultants, when required to do so. throughout any stage of a complaint.
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Section 7 - Continuous learning and improvement

Mandatory 'must' requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
7.2	Accountability and transparency are integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints in their annual report and more frequently to their residents, staff and scrutiny panels.	Yes	FHA to include tenant satisfaction measures to gather valuable feedback on the services within our organisation. Additionally, we receive and record feedback from Tenant / CP and partner meetings.

Best practice 'should' requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
7.3	A member of the governing body should be appointed to have lead responsibility for complaints to support a positive complaint handling culture. This role will be responsible for ensuring the governing body receives regular information on complaints that provides insight to the governing body on the landlord's complaint handling performance.	Yes	The Chief Executive and/or Board Member, is responsible for the management of all complaints. A report is issued to the FHA Board quarterly, or if required in between.

7.4	<p>As a minimum, governing bodies should receive:</p> <ul style="list-style-type: none"> • Regular updates on the volume, categories and outcome of complaints, alongside complaint handling performance including compliance with the Ombudsman’s orders • Regular reviews of issues and trends arising from complaint handling, • The annual performance report produced by the Ombudsman, where applicable • Individual complaint outcomes where necessary, including where the Ombudsman made findings of severe maladministration or referrals to regulatory bodies. The implementation of management responses should be tracked to ensure they are delivered to agreed timescales. The annual self-assessment against the Complaint Handling Code for scrutiny and challenge. 	Yes	A full report is issued to the FHA Board quarterly, or if required in between.
7.5	Any themes or trends should be assessed by senior management to identify potential systemic issues, serious risks or policies and procedures that require revision. They should also be used to inform staff and contractor training.	Yes	Statement is included in our Policy How Will We Learn from Complaints (Section 10) and in Staff Training and Development (Section 11).
7.6	<p>Landlords should have a standard objective in relation to complaint handling for all employees that reflects the need to:</p> <ul style="list-style-type: none"> • have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments • take collective responsibility for any shortfalls identified through complaints rather than blaming others • act within the Professional Standards for engaging with complaints as set by the Chartered Institute of Housing. 	Yes	All FHA staff are aware of the Policy and must adhere to the Policy and its complaints handling process.

Section 8 - Self-assessment and compliance
Mandatory 'must' requirements

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
8.1	Landlords must carry out an annual self-assessment against the Code to ensure their complaint handling remains in line with its requirements.	Yes	Annual review of our Policy is undertaken, following review and approval by the FHA Board

8.2	Landlords must also carry out a self-assessment following a significant restructure and/or change in procedures.	Yes	Review of our self-assessment will be undertaken under these circumstances.
8.3	<p>Following each self-assessment, a landlord must:</p> <ul style="list-style-type: none"> • report the outcome of their self-assessment to their governing body. In the case of local authorities, self-assessment outcomes should be reported to elected members • publish the outcome of their assessment on their website if they have one, or otherwise make accessible to residents • include the self-assessment in their annual report section on complaints handling performance 	Yes	<p>Our Self-Assessment is issued annually to FHA.</p> <p>Our Self-Assessment is uploaded annually on our website.</p> <p>Our 2023 Self-Assessment will be incorporated within our 2024 Annual Report.</p>

