## **Regulatory Judgement** December 2022 Valleys to Coast Housing Association – L137

## Judgement

| Governance and Tenant Services |       |   |
|--------------------------------|-------|---|
| Compliant                      | Green | The Association meets the regulatory standards and will receive routine regulatory oversight. |
| Financial Viability            |       |   |
| Compliant                      | Green | The Association meets the regulatory standards and will receive routine regulatory oversight. |

## Note – This is an exceptions report.

If we have any regulatory concerns, the regulatory standard along with the improvements required will be listed. If no regulatory standards are listed, there are no significant regulatory concerns at this time.

Valleys to Coast Housing Association has/will publish its' self-evaluation where you can find further information, including the statement of compliance with the regulatory standards and the continuous improvement plan.

## Valleys to Coast Housing Association: Profile

| Number of Units | 5,951       |  |
|-----------------|-------------|--|
| Annual Turnover | £32.9m      |  |
| Gearing Ratio   | 28%         |  |
| Interest Cover  | 331%        |  |
| Type of RSL     | LSVT        |  |
| Location        | South Wales |  |

Numbers above are as at 31 March 2022, the date of the most recently published financial statements.

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