

Regulatory Judgement

December 2025

United Welsh Housing Association Limited - J099

Judgement

Governance and Service Delivery	
Green	The RSL meets our requirements
Financial Viability	
Green	The RSL meets our requirements

The Assessment Process

The assessment of United Welsh was carried out in accordance with [The Regulatory Framework for Welsh Registered Social Landlords](#) 2025. As well as the standard scope of governance, service delivery and financial viability, following a review of the RSLs self-evaluation, compliance improvement plan (CIP) and associated documentation, the Board Assurance Framework was reviewed in more depth.

Together with a review of documents and regulatory returns, interviews were carried out with the Chief Executive Officer and Chair of the Board, meetings of the Board and Audit and Risk Committee were observed, and the regulation team attended a resident panel meeting. We also considered information and knowledge from routine regulatory contact with the RSL.

Improvements Required

The assessment showed that compliance with the Regulatory Standards detailed below must be improved or material risks closely managed, to continue to meet our requirements:

Regulatory Standard	Improvement Required – To be included in CIP
RS1: The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives	
d) Has a diverse Board, reflecting the communities the RSL works in and with, and has the skills, knowledge required to be effective	Detailed community insight data, including diversity, is used to ensure Board membership reflects those communities.
RS3: High-quality services are delivered	

c) Ensures that services are fair and deliver equitable outcomes for tenants in response to their individual needs.	Ensure the collection and analysis of tenant insight data is strengthened and understood to provide assurance that services delivered are fair and tailored to individual needs.
RS4: The organisations culture supports and empowers tenants to influence the design and delivery of services	
c) Can demonstrate diverse tenant views and expectations to inform the development and review of housing and related services, including the response of the RSL to any significant service failure.	Ensure robust systems are in place to capture and evidence diverse tenant views to inform the development and review of housing and related services

Self – Evaluation - Requirements set out in the Regulatory Framework 2025

We were unable to conclude the self-evaluation fully meets all requirements set out in the Regulatory Framework 2025. The requirement set out below must be fully addressed in your next self-evaluation:

Requirement 4. A statement demonstrating how the views of tenants have been understood and considered in the self-evaluation exercise, highlighting how those views were taken into account and the difference they made.

United Welsh will publish its' self-evaluation where you can find further information

RSL: Profile

Number of Units	6,872
Annual Turnover	£53,483m
Gearing Ratio	27%
Interest Cover Covenant	213%
Type of RSL	Traditional
Location	South Wales

Numbers above are as at 31/03/2025, the date of the most recently published financial statements.

Regulatory judgements are designed to provide registered social landlords, their tenants, service users and other stakeholders with an understanding of how well they are performing, at a specific moment in time, in relation to the regulatory standards set by the Welsh Ministers on:

- Governance and Service Delivery
- Financial Viability

Judgements must not be relied upon by any other party for any other purpose. Registered social landlords are responsible for the completeness and accuracy of

information provided to the Regulator in their self-evaluation and supporting evidence.

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Digital ISBN 978-1-80633-316-5
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