

Regulatory Judgement

August 2026

Cartrefi Conwy – L148

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

The Judgement Process

The Regulatory Assessment of Cartrefi Conwy 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, governance arrangements, risk management, services, financial planning & management and assets & liabilities were 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, the Group Director of Resources, meetings of the Board and Audit and Risk Committee were observed, and the regulation team attended a resident panel meeting and tenant engagement event. We also considered information and knowledge from routine regulatory contact with the RSL.

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.

Cartrefi Conwy will publish its' self-evaluation where you can find further information

Cartrefi Conwy: Profile

Number of Units	4,209
Annual Turnover	£32.774M
Interest Cover	234%
Gearing Ratio	53%
Type of RSL	LSVT
Location	North Wales

Numbers above are as at 31st March 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.

Housing Regulation Team
Welsh Government
Merthyr Tydfil Office
Rhydycar
CF48 1UZ
e-mail: housingregulation@gov.wales

Digital ISBN 978-1-83715-906-2
Crown Copyright 2026