



Mr Thomas Winter  
Clydebank Housing Association Ltd  
77-83 Kilbowie Road  
Clydebank  
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01 APR 2016

31 March 2016

Dear Mr Winter

### Regulatory risk assessment 2016/17: low engagement

I am writing to let you know that we have completed our annual regulatory risk assessment and determined the level of engagement that we need to have for all registered social landlords (RSLs) during 2016/17.

Our assessment takes account of the most recent information returns from RSLs including the Annual Return on the Charter (ARC), audited accounts, five year financial projections, loan portfolio return and other information from our engagement with individual RSLs. We have also taken account of the regulatory implications of risks we have identified that could impact on all RSLs. In line with our regulatory framework, we have categorised the level of engagement we need to have with individual RSLs into three categories. These are low, medium and high.

We have decided to have a low level of engagement with your organisation at this time. This means we have not published a regulation plan for you.

As for all RSLs, we will keep this level of engagement under review and may revise it in response to changes in your circumstances or depending on the level of assurance we need. You should continue to send us the annual regulatory returns we review for all RSLs. You should also alert us to any notifiable events and seek our consent as appropriate.

You will find a fuller explanation of our approach in our Framework for the Regulation of Social Housing in Scotland. You can find this on our website at [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk).

If you would like to discuss any of this please do not hesitate to contact me.

Yours sincerely

*Helen Shaw*

Helen Shaw  
Assistant Director, Finance and Risk Division