

## Sample Of Financial Viability Letter

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despite acknowledging that a handful of providers give him concern the regulator is reluctant to give them lower financial viability ratings fearing that doing so might trigger an upward re pricing of their debt instead the regulator uses governance ratings to signal concerns about financial viability this practice lacks openness and should stop and accurate financial viability ratings should be published the fear of triggering a re pricing also prevents the regulator from using many of his statutory powers preferring to adopt informal approaches instead this lacks transparency and risks too close a relationship developing between the regulator and providers the devolved administrations housing regulators not to mention regulators in other sectors must encounter similar dilemmas the regulator should work with them to see how they have addressed his concern that the use of statutory powers could prove counter productive the committee s concerns are underlined by the case of cosmopolitan housing group which came close to insolvency in 2012 the regulator only lowered its financial viability rating for cosmopolitan in december 2012 despite the fact that he had been monitoring the situation for months and the possibility of insolvency had been raised in the media two months previously the report also raises concerns about how effectively the regulator is discharging his remit for consumer regulation noting that of 111 complaints related to consumer standards referred to the regulator no case of serious consumer detriment was found the report calls for an annual external check to be carried out to provide assurance that the regulator is discharging his duties effectively

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