

Key Housing Association Ltd

Engagement plan

From 1 April 2026 to 31 March 2027

Regulatory status

Compliant

The RSL meets regulatory requirements, including the Standards of Governance and Financial Management.

Why we are engaging with Key Housing Association Ltd (Key)

We are engaging with Key because it is a **systemically important** landlord.

We refer to a small number of RSLs as systemically important because of their stock size, turnover or level of debt or because of their significance within their area of operation. We need to maintain a comprehensive understanding of how their business models operate, and how they manage the risks they face and the impact these may have. So we seek some additional assurance each year through our engagement plans. Given Key's turnover we consider it to be systemically important.

What Key must do

Key must send us copies of its Board and audit committee minutes as they become available.

What we will do

We will:

- review the minutes of the Board and audit committee meetings and liaise as necessary;
- observe Key's Board;
- meet with Key's senior staff and Chair to discuss its business plan and any risks to the organisation; and
- update our published engagement plan in the light of any material change to our planned engagement with Key.

Regulatory Returns

Key must provide us with the following annual regulatory returns and alerts us to notifiable events as appropriate:

- Annual Assurance Statement;
- audited financial statements and external auditor's management letter;
- loan portfolio return;
- five year financial projections; and
- Annual Return on the Charter.

It should also notify us of any material changes to its Annual Assurance Statement, and any tenant and resident safety matter which has been reported to or is being



**Scottish Housing
Regulator**

investigated by the Health and Safety Executive or reports from regulatory or statutory authorities or insurance providers, relating to safety concerns.

Our lead officer for Key Housing Association Ltd is:

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