

PINE COURT HOUSING
ASSOCIATION



Strategic Plan

2026-31

Contents

Introduction and Foreword	Pages 3-4
Property Table	Page 4
Our Vision	Page 5
Our Mission	Page 5
Our Values	Page 5
Our Strategic Aims and Objectives	Pages 5 - 6
Aim: Deliver specialist housing services	Page 7
Objective – Provide the right resources and infrastructure to deliver business success	Pages 7 - 8
Objective – Understanding local demand issues	Pages 8 - 9
Aim: Deliver strong performance and financial viability	Page 9
Objective – Maximise income and deliver strong financial performance	Pages 9 - 10
Objective – Retain all quality management standards and improve performance	Pages 10 - 11
Objective - Ensure effective operation and value for money from all intra Group arrangements	Pages 11 - 12
Aim: Continued development and growth	Page 12
Objective - Making intelligent investment decisions	Pages 12 - 13
Aim: Seek new and improved partnership opportunities	Page 13
Objective – Provide a gateway to wider community services	Pages 13 - 14
Objective – Make an active contribution to local cultural events	Page 14
Objective – Take an active role in strategic partnerships	Page 15
Our framework for success	Pages 16 – 17
Service Review and improvement	Page 17
Approach to risk management	Pages 17 - 18
Financial Planning	Page 18

Introduction and Foreword

As our organisation continues to grow and prosper and we look forward to the next part of our journey together in partnership with our customers, we will continue to focus on our key priorities of delivering excellent customer services, safe, energy efficient, secure homes and sustainable neighbourhoods.

Our focus will also remain firmly on the specialist housing services that we provide to customers from ethnic minority backgrounds across the Liverpool City Region, in particular those from the Chinese and Southeast Asian communities.

Looking back since this Strategic Plan last underwent its annual review, we have continued to go from strength to strength and we are extremely proud of a number of significant achievements, examples include;

- Excellent performance in Tenant Satisfaction Measurements, exceeding our own targets in all of the customer 'Perception' indicators (how our customers think we are performing) whilst retaining strong performance across the 'Management' indicators (which include compliance actions to keep people safe in their properties)
- Continuation of our proud tradition of supporting vulnerable people from minority backgrounds, working in partnership with Liverpool City Council to purchase two properties, rehousing families under the Afghan Resettlement Scheme
- Our pivotal role in promoting local cultural events with our support for the Liverpool Biennial project, using our Nelson Street office facility in the heart of Liverpool's China Town as an accessible venue for an art exhibition, celebrating the Southeast Asian identity within Western contexts

Over the course of this version of our Strategic Plan, we know there will be a number of challenges to come from our external operating environment including a range of new legislative requirements.

We are, however, prepared for the changes that are due to be introduced through measures such as the Renters Rights Act which will impact the tenancy types we issue (giving more security of tenure to customers), the next phase of Awaabs Law (requiring a rapid response to certain types of property hazard) and Minimum Energy Efficiency Standards that will apply to social housing.

We are also preparing for longer term changes such as a revised Decent Homes Standard that is expected to be confirmed in 2026 with a long lead in period for when landlords must demonstrate full compliance.

We approach this period of change with confidence and with the security of a longer term rent settlement and potential for increased financial capacity via Gift Aiding from our Sovini Group commercial partners, we are also optimistic that we can continue our development programme that has seen our stock numbers rise in recent times and opportunity for more customers to benefit from our excellent services.

As well as looking to expand our own property portfolio we will use our strengths as a specialist housing provider with strong community links to ensure the local Chinese speaking community is fully involved in the exciting regeneration of the Liverpool China Town development which continues over 2026.

Ian Mitchell – Managing Director of Housing

Steve Gow – Chair of the Board

Table 1 Pine Court Housing Association breakdown of properties January 2025

	Number of Bedrooms					Total
	1	2	3	4	5	
Social						
Bungalow	3	19	0	0	0	22
Flat	98	116	0	0	0	214
House	0	47	138	29	2	216
Maisonette	0	0	1	0	0	1
Affordable						
Flat	42	10	0	0	0	52
House	0	9	6	2	0	17
Rent to Buy						
House	0	0	20	0	0	20
Liverpool CC Lease back						
House	0	0	3	0	0	3
Total	143	201	168	31	2	545

Our vision

A better Future

Our mission

Creating opportunities, changing lives

Our values

Our values were designed by our staff and our Board and inform the way that we behave and do business, they are:

- Success – we will be the best
- Passion – we love what we do
- Authenticity – we do what we say we will do
- Courage – we dare to be different
- Enterprise – we never stand still

Our Strategic Aims & Objectives

The Board of PCHA and the Executive Management Team are ultimately accountable for setting and overseeing the strategic direction of the organisation to its customers, the Regulator of Social Housing, its lenders and for ensuring compliance with all applicable legislation.

The Board takes ownership of this plan by approving it and receiving regular updates on progress against the aims and objectives.

The Board and Executive Management Team then give responsibility for task driven / operational delivery, to the PCHA staff team, led by Managing Director of Housing and supported by the PCHA Director of Operations, working closely with other teams and companies within the wider Sovini Group structure.

Customer priorities for investment and action are determined via a variety of means including the results of transactional and perception surveys, analysis of complaints categories / trends and service requests by volume. Where possible, these priority areas are then reflected in budget and resource allocations.

Although PCHA makes best use of the support that is available through the wider Sovini Group in delivery of operational issues, the Director of Operations retains responsibility for providing progress reports and updates to the Board on a periodic and by exception basis.

The strategic plan for the period 2026-31 is built around four key, interlinked strategic aims. Each strategic aim is underpinned by a series of objectives around which we will develop our Service Delivery Plan, which is refreshed annually.

The Key Strategic Aims for this revision of the strategy have been agreed following consultation with PCHA stakeholders, including customers through engagement mechanisms, PCHA's Board and relevant members of PCHA's Executive Management Team.

Aim: Deliver specialist housing services

Objective: Provide the right resources and infrastructure to deliver business success

Sovini Group Support: IT Team, People and Learning Team

Links to Regulatory Standards: Value for Money Standard; Transparency, Influence and Accountability Standard

Detail:

- Our dedicated and highly skilled staff team are our greatest resource in ensuring we are a high performing, specialist housing provider that achieves excellent customer satisfaction and we continue to invest in their welling being and personal / professional development so they can perform to the best of their abilities. As we grow and diversify, we will keep our staff compliment under review to consistently deliver against our core aims and objectives, including continued facilitation of apprenticeship opportunities
- With expert support and close collaborative working with our wider Sovini Group partners we also ensure we have appropriate, secure and accessible IT systems / capabilities in place to deliver modern data driven services for our customers that are tailored to meet individual needs
- Over the course of this Strategic Plan we will continue our programme of increased digital access by expanding the range of self-service options available via our website but also meeting the needs of customers who prefer to contact / interact by more traditional means
- Over the course of this Strategic Plan we are aware of a number of changes and challenges that we will face from our external operating environment, including competing demands on available budgets, more stringent compliance requirements and a raft of new legislative measures. We will work closely with our customers to ensure we are prepared / appropriately resourced for the changes to come and will provide timely information for any potential impacts on service delivery

Associated Risks:

- Failure to mitigate an Information Security Breach
- Failure to ensure robust Data Quality and Integrity within the core Housing Management System
- Failure to prevent the impact of a significantly disruptive cyber-attack which adversely impacts operational processes and/or service delivery
- Inadequate Strategic Planning and Quality Management Processes
- Ineffective IT Strategy / Systems
- Ineffective Incident Management and Disaster Recovery Plans
- Failure to embed organisational culture and align human resources to achieve growth targets
- Unacceptable levels of sickness
- Failure to ensure Customer data and information is captured, analysed and controlled in accordance with and adherence to regulatory and legislative requirements
- Inability to respond appropriately to changes in Government policy and Legislation

<ul style="list-style-type: none"> We will also ensure our Board has the right range of skills and is furnished with appropriate business intelligence to inform sound decision making that takes into account customer views and priorities 	<ul style="list-style-type: none"> Ineffective and Non-Compliant Governance Arrangements. Weak and Ineffective Board
<p>Actions:</p> <ul style="list-style-type: none"> We will retain high performing staff with provision of bilingual services to meet needs of customers We will develop a ‘Staff Code of Conduct with Customers’ to outline the behaviours our customers expect in service delivery We will ensure IT systems / staff capabilities are fit for business purposes including system upgrades / replacement of legacy systems We will deliver improved use of data analysis / data accessibility to create efficiencies and deliver value for money We will enhance formal communications between board and Customer Empowerment Panel 	

<p>Objective: Understanding local demand issues</p>	
<p>Sovini Group Support: Development Team, Land Acquisitions Team, Sovini Construction, Asset Management Team, Treasury and Finance Teams</p>	<p>Links to Regulatory Standards: All Regulatory Standards</p>
<p>Detail:</p> <ul style="list-style-type: none"> At PCHA we are very clear about our purpose and the fundamentals of what our service is all about and that is to provide quality homes and housing management, meeting the needs of Chinese customers and for people from wider ethnic minority backgrounds, in the Liverpool City region We will work closely with the Combined Authority in the Liverpool City Region to identify areas where there will be future demand for our unique housing offer and connectivity with statutory services We will also work closely with the Land Acquisition / Development Teams and the Commercial Teams in the Sovini Group to identify suitable development opportunities in line with our available financial headroom, continued growth aspirations and Board approved risk parameters. We will also access all available housing grant opportunities by broadening our housing offer, where feasible, to include shared ownership and rent to buy products To ensure we let properties in the most efficient way, minimising rental income loss, we carry out an annual review of own waiting list and make proactive contact with eligible applicants when suitable properties become available 	<p>Associated Risks:</p> <ul style="list-style-type: none"> Failure to Deliver the PCHA Development Programme within budget and agreed timescales.

Actions:

- We will work in partnership with LCR combined authority and will train our staff on the revised Property Pool Plus (PPP) allocations policy and system when this comes into effect in 2026. We will carry out annual review of housing waiting list

Aim: Deliver strong performance and financial viability

Objective: Maximise income and deliver strong financial performance

Sovini Group Support: Treasury and Finance Teams, IT / Service Improvement Team

Links to Regulatory Standards: Governance and Financial Viability Standard; Value for Money Standard; Rent Standard

Detail:

- We will maintain excellent collection rates for rent and service charges via the close working relationships and proactive contact we have with our existing customer base. Over the 2026-27 rental period we will ensure all rent / service charge notification requirements are met and customers who may be impacted by additional rent increases that result from 'convergence' measures, when confirmed, are kept informed
- We will continue to provide support for customers who may be experiencing financial hardship e.g. through:
 - Ensuring customers can access Discretionary Housing Payments or Exceptional Hardship Fund Payments issued by local authorities and assistance with Council Tax support
 - Establishing Alternative Payment Arrangements for payments of rent direct to PCHA
 - Our established referral routes to the Liverpool Wisegroup (Social enterprise specialising in advice / advocacy to lift people out of poverty) to provide specialist debt / employment advice to PCHA customers on a referral basis (free to access for customers)
 - Providing Welfare Benefit advice to ensure customers maximise their entitlements in partnership with Liverpool City Council
 - Ensuring customer are aware of and assist in accessing all help available with utilities payments and dealing with utilities debts
- Working closely with the Treasury and Finance Teams in the Sovini Group we will keep a tight rein on all wider expenditure and will aim to continue to outperform our Business Plan projections

Associated Risks:

- Increased rent arrears due to ineffective rent collection processes/compliance
- Failure to respond effectively to changes in Welfare Reform
- Non-compliant Rent and Service Charge Setting and Notification Processes
- Ineffective Financial Management / Business Planning that impacts negatively upon Financial Viability or causes Covenant Breach.

Actions:

- We will strive to achieve improved income collection rates and ensure all VFM and efficiency targets are met, delivering efficiency via the phased implementation of the new housing management system
- We will continue to provide support for customers experiencing financial hardship
- We will work closely with the central 'Service Improvement Team' to interrogate data using Power BI reporting to produce better visualisation of performance and predictive trends for targeted action

Objective: Retain all quality management standards and improve performance

Sovini Group Support: People and Learning Team, IT / Service Improvement Team, Asset Management Team

Links to Regulatory Standards: All Regulatory Standards

Detail:

- Although not subject to the same regulatory scrutiny as larger registered providers that have over 1,000 properties in management, we will ensure full compliance with all of the Regulatory Standards, maintain top quartile performance when benchmarked against similar providers and ensure we meet all relevant legal responsibilities including compliance, employment law and equalities duties
- Working collaboratively with Sovini Group partners we will strive to retain all externally verified quality standards, including: our suite of ISO standards; ISO9001, ISO14001, ISO27001, ISO45001, ISO27701, Disability Confident and Mindful employer schemes, Navajo (LGBTQIA+ Chartermark) and Investors in People (Platinum standard for people and wellbeing)
- Through the delivery of excellent customer services we will maintain or improve performance across the range of Tenant Satisfaction Measurement reporting and we will work with our Customer Empowerment Panel (CEP) to analyse results / identify any areas for improvement and develop 'you said- we did' action plans to address any satisfaction differentials
- As part of drive for continuous improvement we will also work with our CEP to analyse complaints intelligence and with their input ensure our methods for making complaints remain accessible and that complaint management is consistent / meets customer expectations. Over 2026 we will also be working

Associated Risks:

- Breach of Employment, Human Rights or Equality & Diversity Law
- Failure to deliver effective core landlord services to customers and / or incur a breach of one of the RSH Consumer Standards
- Failure to adopt and embed Customer Voice and TSM requirements, including complaint management and resolution

closely with the CEP to ensure we meet the requirements of the Social Tenants Access to Information Requests requirements, when commenced, the next phase of Awaab’s Law and changes in tenancy type / possession proceedings that will be introduced under Renters Rights Act

Actions:

- We will ensure all quality management standards are retained
- We will ensure top quartile performance for our key areas of service delivery (when benchmarked against similar providers)
- We will analyse complaints information to drive continuous improvement and develop proactive service delivery

Objective: Ensure effective operation and value for money from all intra Group arrangements

Group Support: All Corporate Services, Intra-Group Delivery Partners (Sovini Commercials)

Links to Regulatory Standards: All Regulatory Standards

Detail:

- As a member of the wider Sovini Group structure we have access to a number of centrally managed services under Service Level Agreements for back-office functions (e.g. Procurement, People and Learning, Governance, Policy and Strategy, Health and Safety, Marketing and Communications)
- In addition, we benefit from the Term Partnering Agreement for the delivery of all asset / facilities management and development functions by intra-Group partners, including repairs and maintenance and property improvement works
- The close working relations that exist within these internal arrangements ensure there are strong value engineering / problem solving mechanisms for delivery of first-rate services, surety of supply and protection from risks associated with external market forces if these services were procured externally

Associated Risks:

- Inefficient services provided by Sovini Group and/ or failure to ring fence risks which results in a loss of PCHA's social housing assets
- Lack of Strategic Approach to VFM (inc Procurement) that fails to evidence oversight and understanding of key cost drivers and ROI
- Poor and ineffective Repairs and Maintenance Services
- Failure to monitor and respond to adverse press and media coverage of PCHA's reputation
- Non-compliance or a Breach of Health & Safety (Employees and Customers)

<ul style="list-style-type: none"> • Using the internal performance management system and benchmarking information the effectiveness of the internal arrangements is monitored and periodically reported to the Board and customers via appropriate communication channels • When economic conditions allow (expected to be 2027-28), the arrangement also creates the possibility of Gift Aid being channelled back to PCHA further enhancing its financial capacity for investment and development activities 	<ul style="list-style-type: none"> • Failure to manage and mitigate anticipated sector wide construction material cost increases and supply shortages • Ineffective Risk and Performance Management Arrangements • Financial Crime of Fraud, Corruption and Money Laundering including Failing to Prevent the Facilitation of Tax Evasion
<p>Actions:</p> <ul style="list-style-type: none"> • Monitor effectiveness of corporate services provided by intra-Group partners 	

Aim: Continued development and growth

<p>Objective: Making intelligent investment decisions</p>	
<p>Group Support: Asset Management, Procurement</p>	<p>Links to Regulatory Standards: Safety and Quality Standard; Value for Money Standard; Neighbourhood and Communities Standard</p>
<p>Detail:</p> <ul style="list-style-type: none"> • Working closely with the central Asset Management Team and via an annually refreshed Asset Management Strategy, we will deploy ‘active asset’ management techniques guided by our comprehensive ‘sustainability index’ allowing us to make informed, data driven and reliable decisions on future property investment / expenditure options. This arrangement also means we are able to meet all property compliance responsibilities and any new requirements / investment needs as they arise • This system / approach also captures net zero carbon and energy efficiency spending giving a more accurate picture over future investment requirements / informs options appraisals and is closely aligned to the delivery of detailed actions set out in the Sovini Group Carbon Reduction and Environmental Management Strategy 	<p>Associated Risks:</p> <ul style="list-style-type: none"> • Non-Compliance with Environmental Legislation • Inadvertently place customers at undue risk, due to failing to manage damp and mould problems identified within tenanted homes • Inadvertently place customers at undue risk, due to a failing to achieve full statutory compliance • Failure to respond appropriately and evidence progress in meeting the requirements of the Net Zero Carbon agenda

<ul style="list-style-type: none"> Over the course of this Strategic Plan we also be closely tracking the introduction of new legislation / regulations that will have impacts on our planned investment programmes including introduction of Minimum Energy Efficiency Standards (MEES), the Future Homes Standard, revised Decent Homes Standard as well as opportunities that may arise for grant funding e.g. through the Warm Homes Plan 	<ul style="list-style-type: none"> Failure to maintain and utilise robust, accurate and reliable stock condition data, resulting in inefficient and ineffective asset management decision making
<p>Actions:</p> <ul style="list-style-type: none"> We will maintain a Sustainability Index and keep stock condition surveys / information up to date to inform investment decisions and property options appraisals We will contribute to the key aims and objectives of the PCHA Asset Management Strategy and the Sovini Carbon Reduction and Environmental Management Strategy 	

Aim: Seek new and improved partnership opportunities

<p>Objective: Provide a gateway to wider community services</p>	
<p>Sovini Group Support: Expedient political relationship management through partnerships and local networking</p>	<p>Links to Regulatory Standards: Transparency, Influence and Accountability Standard; Neighbourhood and Communities Standard</p>
<p>Detail:</p> <ul style="list-style-type: none"> As one of only two housing providers in the Merseyside region that provide specialist services to people from ethnic minority backgrounds, we understand the important role we play in ensuring our customers can access local services and participate in community life Our established team provides multi-lingual services to customers and the wider community including translation services in Mandarin, Cantonese, Shanghainese, Hakka and regional dialect Chichau to ensure they can access statutory services, via two way referrals in the areas, in which we operate Over the course of this Strategic Plan we continue to work closely with The Liverpool Chinese Business Association - a voluntary organisation that promotes, encourages and supports the development of Chinese businesses, social 	<p>Associated Risks:</p> <ul style="list-style-type: none"> PCHA's inability to manage risks related to Estate Management including communal

<p>enterprises and community groups in Merseyside. This partnership ensures our customers can access a wide range of opportunities and form an integral part of the City Region’s economic prosperity plans</p> <ul style="list-style-type: none"> Over this period we will also look to establish closer links with ‘Feeding Liverpool’ (A charitable food alliance, connecting and equipping people and organisations to work towards good food for all, in the Liverpool region) to ensure our customers can access appropriate support to alleviate food poverty 	<p>areas and spaces</p>
<p>Actions:</p> <ul style="list-style-type: none"> Create opportunities and pathways for customers to contribute to local community / access opportunities and services 	

<p>Objective: Make an active contribution to local cultural events</p>		
<p>Sovini Group Support: Expedient political relationship management through partnerships and local networking</p>	<p>Links to Regulatory Standards: Transparency, Influence and Accountability Standard; Neighbourhood and Communities Standard</p>	
<p>Detail:</p> <ul style="list-style-type: none"> We view ourselves as important ambassadors for the Chinese community, specifically in the Liverpool City region. As part of this role we will take a lead in many community / cultural events and projects e.g. Chinese New Year celebrations Alongside close partnership working with a number of groups promoting Chinese and Southeast Asian culture in the Liverpool City Region such as the Pagoda Arts, Chinese Wellbeing, Wah Sing Chinese Community Centre and The Florence Institute, we also provide significant financial support for community activity through our ‘Community Development Fund’ We will continue to work closely with the Frank Soo Foundation to promote active and healthy lifestyles for customers 	<p>Associated Risks:</p> <ul style="list-style-type: none"> Failure to promote PCHA as a Leading BME Provider 	
<p>Actions:</p> <ul style="list-style-type: none"> We will take positive action to encourage improved community cohesion In partnership with external partner agencies, we will promote improved access to health and leisure activities for BME customers 		

Objective: Take an active role in strategic partnerships		
Group Support: Marketing and Communications		Links to Regulatory Standards: Transparency, Influence and Accountability Standard; Neighbourhood and Communities Standard
<p>Detail:</p> <ul style="list-style-type: none"> • We will continue to contribute to tackling street homelessness / families living in temporary accommodation in the Liverpool area through involvement in the ‘Housing First Project’, backed by the LCR Combined Authority and supporting the Liverpool City Council Homeless Reduction Panel • We achieve strategic influence within the LCR by playing an active role in the LCR Housing Associations Group (LCRHA) by attending the Operations Directors meetings, The Equality Group, the Liverpool City Council Race Equality Task Force and the Wirral Strategic Housing Partnership • The PCHA Director of Operations is a member of the Liverpool City Region Equalities Group and Deputy Chair of the Strategic Hate Crime Group and attends the Citysafe Board meetings in that capacity • To improve our national presence and ensure the views of specialist organisations such as ours are represented by the National Housing Federation at government level, we take an active role in the BME National forum, a collective made up of 60 BME housing associations • As the redevelopment of the Liverpool China Town Area progresses we will look to position ourselves as a central voice of the local Chinese community to ensure their views are taken into consideration in the development and planning process • Over the course of this Strategic Plan we continue our effective partnership with Merseyside Police and Liverpool City Council, holding a series of joint community drop-in sessions on issues of community safety with tangible results such as increased patrols and installation of new lights / CCTV in key areas 		<p>Associated Risks:</p> <ul style="list-style-type: none"> • Failure to promote PCHA as a Leading BME Provider.
<p>Actions:</p> <ul style="list-style-type: none"> • We will continue to deliver on our Housing First Project commitments • We will contribute to local and national strategic forums 		

Our framework for success

Performance management is a key organisational tool that translates our vision and mission into effective and deliverable actions through a 'Golden Thread', ensuring that all staff:

- Recognise what is expected of them
- Understand how their individual contribution supports our corporate aims and priorities
- Have the skills and ability to meet these expectations
- Receive feedback and support in relation to their performance
- Have the opportunity to discuss and contribute to the strategic direction of the organisation
- Understand that performance management is an intrinsic element of the 'day job'.

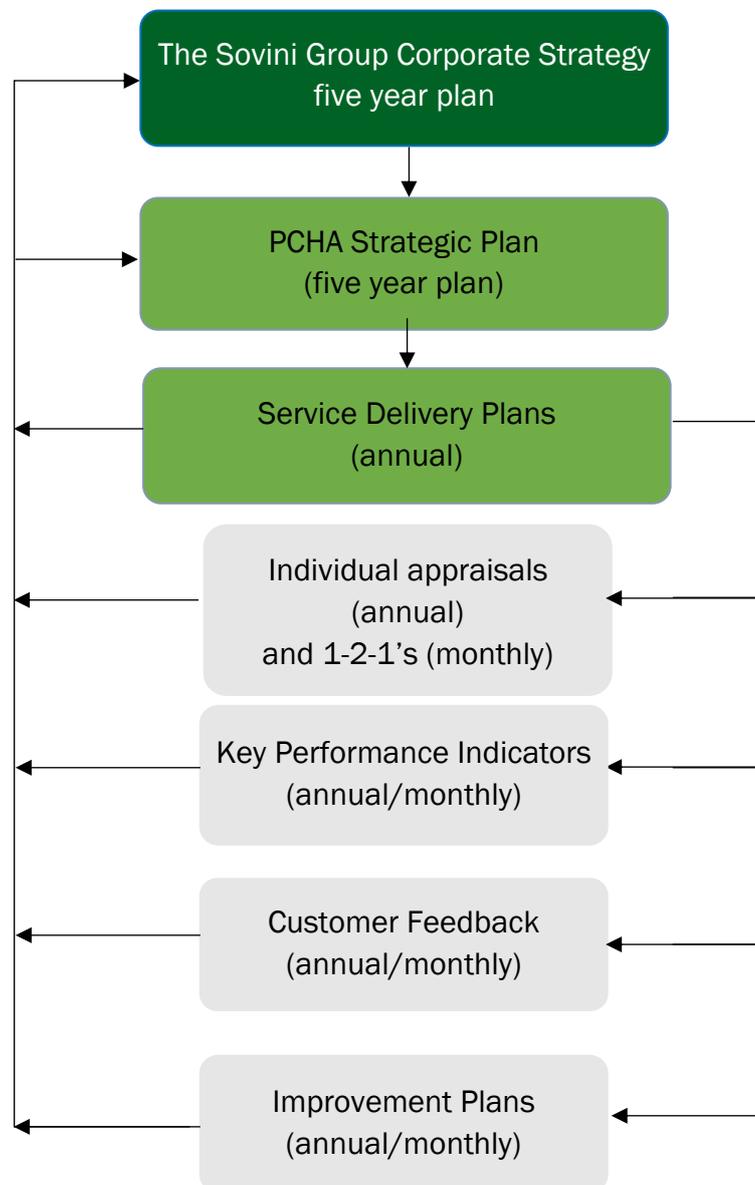


Figure 1 – Pine Court Housing Association's 'Golden Thread'

Figure 1 above illustrates our 'Golden Thread', demonstrating how we manage performance and deliver the aims and objectives within the Strategic Plan through the completion of Service Delivery Plan actions.

Each stage in the Golden Thread is supported by agreed actions, performance indicators and targets. Individual performance appraisals are undertaken on an annual basis, with actions and targets set through the Service Delivery Plan and progress discussed at monthly one to one meetings.

The appraisal process is an important part of the Performance Management Framework helping to identify training needs and remove barriers to improved performance through learning and development, for individual team members.

Service Review and Improvement

Service improvement is achieved through analysis of information from Performance Management and Business Intelligence processes, to identify ways in which we can improve delivery of services and outcomes to our customers and other partners.

We complement this ongoing improvement activity by using a number of more formal ways of reviewing and/or auditing what we do and how we do it, to identify and deliver improvements to all aspects of our services, including

- Full Service Review (incorporating Problem Solving Model approach)
- Reviews of specific aspects of services customers receive
- Business Critical Process Reviews
- Self-Assessment Reviews
- Policy Reviews
- Benchmarking / VFM Assessments
- Service Planning / Target setting

Our Approach to Risk Management

The management of risk is an essential aspect of PCHA's Corporate Governance Framework. Ultimate accountability for the control and management of risk rests with the Board, who must ensure that an appropriate, robust and prudent business planning, risk and control framework is in place and operating effectively.

Risk can never be eliminated completely, however, by having effective risk management and assurance arrangements in place, risks can be controlled and where possible mitigated to acceptable levels. Board responsibilities in relation to risk management include:

- Directing overall strategy and for determining the risk appetite of the organisation, robust stress testing and the identification of strategic remedies and prioritisation

- Reviewing and approving the Risk Management Policy
- Considering and mitigating the risk implications of Board decisions, and
- Receiving reasonable assurance that key risks are being managed and mitigated effectively by the Executive Management Team

Risks will be robustly managed, monitored and reported to ensure that corporate and strategic risks are assigned, quantified, prioritised and linked (cross referenced) to operational risks.

Integrated risk, controls and assurance update reports will be provided at each Board meeting, outlining the key risks faced by PCHA and the links to strategic objectives and any improvements in controls or key risk actions. The report will confirm the assurance rating and direction of travel of each risk's residual risk score.

Financial Planning

PCHA's financial planning is designed to complement and support the strategic objectives contained within this Strategic Plan.

The financial plan utilises latest economic assumptions and takes into account the ten-year rent settlement of CPI plus 1%.

The resources required to achieve the objectives contained within the Strategic Plan is contained within the financial forecasts.