



Annual Report

2025 - 2026



About Cordale and the Group

Cordale Housing Association is a community-based housing association in Renton and a subsidiary of the Caledonia Housing Group ("the Group"). The Group is made up of Caledonia Housing Association and Cordale, working together to provide affordable homes and services across Scotland.

Throughout this report, references to "the Group" mean the Caledonia Housing Group. References to "Cordale" mean Cordale Housing Association.

A Welcome from the Chair

It is a pleasure to welcome you to Cordale Housing Association's Annual Report for 2025/26.

I am very proud of what Cordale has achieved over the past year and, most importantly, of the difference our work continues to make to local people and families. A real highlight for me has been seeing the completion of 25 new homes at Dalquhurn, Cordale's first new-build development in more than a decade. New affordable homes are so important in a community like ours, where people often want to stay close to family, friends, schools and the support networks they have built over many years.

It has been lovely to hear from some of the families who have moved into Dalquhurn and what having their new home means to them. For some it means having enough space for their children, for others it means being able to stay in Renton rather than having to move elsewhere. These are the stories that remind us why providing good-quality, affordable homes matters so much.

We have not forgotten about our existing homes either. During 2025/26, Cordale invested £1.37 million in repairs and improvements, including new windows and doors, heating systems, kitchens and bathrooms, as well as improvements to lighting and ventilation. We also continued our work to keep homes safe and strengthen how we respond to repairs and damp and mould.

We have continued to help where we can local community groups. During the year, we were pleased to support organisations including Renton Community Food Hub and Renton Youth Club, as well as continuing our support for local schools and initiatives that help make our neighbourhood a good place to live.

We also want tenants to feel that Cordale listens to them. The views and experiences of tenants help us understand what is working well and where we need to do better. Our new Tenant Engagement Strategy 2026–2031 will give people more ways to get involved and help shape the services they receive.

I would like to thank our tenants, colleagues, partners and local organisations for everything they have contributed during the year. I would also like to thank my fellow Management Committee members for giving their time and bringing their knowledge and experience to Cordale.

It is a challenging environment for housing associations as we aim to maintain affordable rents while continuing to invest in existing homes and services. There is always more we can do, but I am proud of what we have achieved together this year and look forward to continuing to work with our tenants and community in the year ahead to ensure that we continue to make a difference.



Margaret McCallion

Margaret McCallion
Chair, Cordale Housing Association

Dalquhurn – New Homes at the Heart of Renton

Dalquhurn at a Glance



25

new homes for social rent

112

bedspaces

£5.6m

development investment

£2.6m

Scottish Government funding

15

two-bedroom homes

8

three-bedroom homes

2

four-bedroom homes

During 2025/26, Cordale achieved an important milestone, completing its first new-build housing development in more than a decade.



The £5.6 million Dalquhurn development provides 25 new energy-efficient homes for social rent, creating much-needed family housing and enabling more people to remain close to the families, schools and support networks that are part of their everyday lives.

Supported by £2.6 million of Scottish Government funding and delivered in partnership with AS Homes and West Dunbartonshire Council, the development provides 112 bedspaces across a mix of 2,3 and 4-bedroom homes.

Transforming a Historic Site

Dalquhurn continues the transformation of a site that has been part of Renton's history for more than 300 years.

Once home to the Dalquhurn Bleachworks, which opened in 1715, the land was left derelict following the decline of local industry. Its former industrial use also left a legacy of contamination that required careful remediation before new homes could be built.

Cordale began transforming the wider site into housing in the early 2010s. This latest development marks another important chapter – bringing previously derelict brownfield land back into use and creating high-quality homes for the local community.

As part of the Caledonia Housing Group, we continue to liaise with West Dunbartonshire Council regarding how we can complete the regeneration of the site exploring opportunities to bring more new homes to the site.

Homes That Make a Difference

Helping Families Stay in the Community They Know

Dalquhurn is helping families stay in the community where they have established roots and support networks, while giving them the space they need.

"We are over the moon to be offered a house after living in a top-floor flat for 9 years that we had completely outgrown as a family of five. Our youngest was sleeping in a cot in a cupboard, so this new home will make a huge difference to our daily lives and our mental health."

"For the first time, our children will each have their own bedroom and a garden with a safe space to play."

Jacqueline and Gary Miller, Dalquhurn tenants

Staying Close to Home

Lynda Mitchell's new home means she and her children can have the space they need without leaving the community where she grew up:

"It means so much for me and my children to move into a larger family home while staying in the area where I grew up. My support network is here, so I was worried about having to move elsewhere as there were no suitable homes available locally."

Lynda Mitchell, Dalquhurn tenant



Making Better Use of Existing Homes

Dalquhurn is also helping existing homes in Renton become available to other families. For Angela McKenzie, moving to a smaller, more manageable home means her previous larger property can now meet another family's needs.

"Our previous home had become expensive to run and far too large for just the two of us, so downsizing makes much more sense. I'm also pleased that a family will now be able to move into our old house and create new memories there."

Angela McKenzie, Dalquhurn tenant

Energy-efficient homes - Designed for the Future

All 25 homes have been designed to provide comfortable, practical and energy-efficient family living.

EPC Band B
across all homes

Air source heat pumps
providing low-carbon heating and hot water

Private gardens
providing safe outdoor space for families

25 EV charging points
with infrastructure incorporated across the development

Silver Sustainability standards
alongside Secured by Design Silver accreditation

Investing in Homes and Safety

At Cordale, providing new homes is only part of our commitment to quality housing. Equally important is continuing to invest in the homes our tenants already live in, helping to keep them safe, comfortable and well maintained for the future. We know that this becomes increasingly important as the housing stock gets older.



£1.37m

invested in repairs and improvements

During 2025/26, we invested £1.37 million in repairs and improvements across our homes. This included planned improvements alongside day-to-day repairs, cyclical maintenance and work to tackle damp and mould.

The aim of our investment programme is to protect the quality of our homes, respond when repairs are needed and plan improvements that make homes more comfortable, efficient and fit for the future.

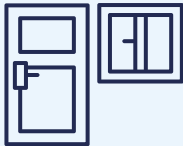
Investment in Repairs and Improvements

Our investment included:

- £669,897 in planned improvements
- £504,930 in reactive and relet repairs
- £150,446 in cyclical maintenance
- £48,640 tackling damp and mould

This investment allows us to balance planned improvements with responding to repairs as they arise, as we focus on maintaining the quality and prioritising safety of Cordale homes over the longer term.

Improving Our Homes



41

window & door replacements



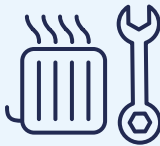
40

energy-efficient lighting improvements



40

ventilation system improvements



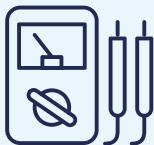
14

heating upgrades



8

bathroom renovations



8

electrical upgrades



6

kitchen replacements

Tenant Safety and Compliance

Keeping tenants safe in their homes is one of our most important responsibilities. Throughout 2025/26, we continued to carry out essential safety checks, inspections and maintenance across Cordale homes.

Regular gas, electrical and other statutory safety checks help us identify potential issues and take action where required, supporting our commitment to providing safe and well-maintained homes.

We also monitor compliance performance throughout the year to ensure all required inspections and servicing are completed on schedule.



531

gas safety checks



49

electrical tests



40

Legionella tests



31

damp and mould
cases resolved

Responding to Damp and Mould

We take reports of damp and mould seriously and work with tenants to identify the cause and put appropriate solutions in place.

During 2025/26, Cordale invested £48,640 in tackling damp and mould, supporting investigation, repairs and other work required to address issues within tenants' homes.

Strengthening Our Approach to Repairs and Damp and Mould

During the year, we strengthened our approach to repairs and maintenance, with a greater focus on damp and mould. A dedicated Maintenance Team is helping to improve how issues are identified, managed and followed through, supporting clearer communication and timely action for tenants.

Damp and mould



£48,640

invested in tackling
damp and mould

31

cases resolved,
with 4 cases progressing
at year end

Supporting Renton - Investing in the Community

As a community-based housing association, we are proud to play an active role in the area, working alongside local organisations, schools and community groups to support people and help make Renton a great place to live.

Throughout 2025/26, we continued to invest in local initiatives that provide practical help, create opportunities for children and young people, improve local spaces and bring people together. From supporting community organisations to helping tenants care for their gardens, our focus is on making a positive difference in the community we serve.

Supporting Local Organisations

Local organisations play an important role in supporting people, creating opportunities and strengthening connections across Renton. Through our community funding, Cordale continued to support organisations providing practical help and activities for people of different ages and circumstances.

Renton Community Food Hub

Cordale provided funding to Renton Community Food Hub, a local initiative providing practical support to individuals and families who may be experiencing financial hardship.

The Hub provides food parcels and everyday essentials, helping ensure people can access support when household budgets are under pressure. It also runs hot-food drop-ins, providing not only something to eat but an accessible and welcoming place for local people to come together.

By supporting the Food Hub, Cordale is helping a trusted local initiative continue to respond directly to the needs of people within the community.

Renton Youth Club

We also provided funding to Renton Youth Club, which offers free weekly sessions for local young people from Primary 1 through to S4.

The Club provides a safe and welcoming social environment where young people can meet friends, enjoy snacks and drinks and take part in activities including arts and crafts and entertainment.

During the school holidays, additional summer sessions help provide children and young people with opportunities to get together and take part in activities outside the school term. Our support helps the Club continue to provide an accessible local space where young people can socialise, have fun and feel part of their community.

Helping Gardens Flourish

Having an outdoor space that is safe and manageable can make a real difference to someone's enjoyment of their home. However, we recognise that maintaining a garden can be difficult for tenants experiencing health or mobility issues.

Cordale's Care of Garden Maintenance Scheme provides seasonal garden maintenance for tenants who are unable to carry out the work themselves, helping ensure their outdoor spaces remain manageable and well cared for.

Spreading Some Festive Cheer

At Christmas, Cordale continued its longstanding support for local schools by donating selection boxes for pupils at Renton Primary School and St Martin's Primary School.

The festive donation is a small way for Cordale to give something back and share a little Christmas cheer with local children and families.

Our relationships with local schools are an important part of our connection with Renton, and initiatives like this provide another opportunity to maintain those links and show our support for the community throughout the year.

Helping Young People Take the Next Step

Moving from primary to secondary school is an important milestone for young people. Each year, Cordale's Management Committee marks that next step by providing scientific calculators to Primary 7 pupils at local schools. During 2025/26, calculators were presented to pupils leaving Renton Primary School and St Martin's Primary School, providing them with a practical resource they can take with them and use as they begin secondary school. It is a simple initiative that has become part of Cordale's ongoing relationship with local schools and reflects our commitment to supporting children and families within the community – celebrating an important milestone while helping pupils prepare for the next stage of their education.



A Green Space for the Community

Cordale's Community Garden provides a green space in the heart of Renton where local people can spend time outdoors and enjoy a quieter, natural environment.

The garden is available for local community groups and school groups, as well as individuals looking for somewhere peaceful to sit, spend time in nature or simply take a break from the busyness of everyday life.

The space forms part of Cordale's wider commitment to supporting greener neighbourhoods and making community spaces available for local people to enjoy. It also provides opportunities for groups and schools to use the natural environment for activities, learning and spending time outdoors.

Whether used for a community activity, a school visit or simply as a quiet place to enjoy some fresh air, the garden provides an accessible green space for the Renton community.

Supporting Our Tenants

Supporting tenants goes beyond providing a home. Through our partnerships, we help tenants access practical support that can ease financial pressures, improve energy efficiency and help household budgets go further.

Cordale is part of Caledonia Housing Group, alongside Caledonia Housing Association. Our partnerships with Scarf and Lightning Reach support tenants across both associations, giving Cordale tenants access

to specialist energy advice, financial support and wider assistance. The figures below show the impact of these partnerships across the Group during 2025/26.

Helping Tenants Manage Energy Costs



241
households
supported

£13,368
fuel vouchers
provided

£143,000+
estimated annual
savings

362
onward referrals

Our partnership with Scarf provides practical and financial support to tenants struggling with energy costs, including personalised advice, emergency fuel vouchers and energy-saving measures.

During 2025/26, 241 households received support, including £13,368 in fuel vouchers. Advice and practical measures provided through the service are estimated to deliver more than £143,000 in annual savings. A further 362 onward referrals connected households with wider financial, energy and wellbeing services.



Unlocking Financial Support



297
households
supported

£18,000+
direct financial
assistance

£31,000+
unclaimed
benefits
identified

Our partnership with Lightning Reach helps tenants identify and access financial support they may be entitled to, bringing information about grants, benefits and other assistance together in one place.

During 2025/26, 297 households received tailored support, resulting in more than £18,000 in direct financial assistance and the identification of over £31,000 in previously unclaimed benefits. By making it easier for tenants to find and access available support, the partnership is helping households maximise their income and strengthen their financial resilience.



Listening and Responding to Tenants

The best way to improve our services is to listen to the people who use them. Throughout 2025/26, we continued to create opportunities for Cordale tenants to share their views through surveys, consultations, meetings and everyday conversations with our teams.

Feedback gathered during the year helped inform our priorities, our approach to rent setting and Annual Assurance, as well as the development of our new Group Tenant Engagement Strategy 2026–2031.

Engagement for Everyone

Our new Tenant Engagement Strategy 2026–2031 was shaped by feedback from tenants about how they want to engage with us. It is built around a simple aim: engagement should be accessible, flexible and relevant.

Our Engagement for Everyone approach creates different ways for tenants to have their say – whether that's responding to a quick survey, attending a meeting, speaking directly to our teams or becoming more formally involved.

At its foundation are four connected principles:



Listen
to understand
what matters



Inform
so people
know what is
happening



Act
on what
we hear



Involve
tenants in
shaping our
services

Making It Easier to Connect

We want tenants to be able to contact us and share their experiences in ways that are convenient for them.

During 2025/26, we invested in the upgrade of our telephone system, providing improved call handling and greater flexibility, including the ability to video call and securely share videos with our teams and make secure card payments over the phone.

We also began work to introduce CX Feedback, a new platform that will make it quicker and easier for tenants to tell us about their experience of our services. Work during 2025/26 laid the foundations for its launch in 2026/27, initially focusing on our repairs service.

Our People, Our Culture

People at the Heart of Our Services

The people who deliver our services play an important role in the experience our tenants and communities receive. As part of Caledonia Housing Group, Cordale benefits from the scale and specialist skills and knowledge within the Caledonia workforce.

We want to create a workplace where people feel valued, supported and included, with opportunities to develop and contribute. By investing in our people and culture, we help ensure staff have the skills and support they need to provide high-quality services for tenants.

A Great Place to Work



Our workplace culture continues to receive independent recognition. During 2025/26, the Caledonia Housing Group retained Best Companies 2-Star Accreditation, recognising outstanding levels of employee engagement.

The Group was also ranked among the Top 10 Companies to Work For in Scotland and the Top 10 Housing Associations to Work For in the UK.



Creating a Culture Where Everyone Belongs

Creating an inclusive workplace where staff feel respected, valued and able to be themselves is vitally important.

Throughout the year, staff took part in activities designed to increase awareness, encourage conversations and celebrate diversity. This included activities around Pride, neurodiversity, carers and human rights.

At Cordale, staff marked Pride Month with a Pride Bake-Off, providing an opportunity to come together, celebrate inclusion and show support for the LGBTQ+ community.

Supporting Health and Wellbeing

Supporting staff to be healthy, safe and well is an important part of creating a positive workplace.

Across Caledonia Housing Group, our Agile for Everyone approach supports flexibility and work-life balance, with 86% of colleagues reporting a positive work-life balance.

Staff can also access a network of Mental Health First Aiders and a range of wellbeing support and resources, while our Service with Respect approach promotes safe and respectful interactions between staff and customers.

We are committed to helping staff grow. Through digital learning tools, mentoring, and tailored training, our people have access to a wide range of development opportunities. These investments ensure our staff are equipped with the skills and confidence to continue delivering excellent services for tenants.

Governance and Financial Performance

Strong governance and sound financial management provide the foundations for everything we do and ensures the long-term interests of Cordale tenants are protected. Our governance is focussed on ensuring Cordale is well managed, financially resilient and able to continue investing in homes, services and the Renton community.

Governance and Leadership

The role of the Cordale Management Committee is to provide oversight, challenge and accountability, helping ensure the Association is well governed and focused on delivering the best possible outcomes for tenants.

In the past year, the Cordale Committee recognised the important support of Caledonia, with Caledonia Board members supporting Cordale Committee on a temporary basis when the Committee membership required strengthening. The need to enhance membership led to the appointment of 4 new Cordale Committee members with the necessary skills and experience in finance, governance, risk and project management.

Financial Performance

Maintaining a strong financial position allows us to continue investing in existing homes, delivering services and planning responsibly for the future.

The rental income from Cordale's 531 homes is what funds the Association and is reinvested in homes and services.

During 2025/26, Cordale generated £3.02 million in income, with the majority coming from rents and service charges. The priority is to maintain affordability for tenants with the investment needed to sustain quality homes and invest in services tenants require in the long-term.



£1.37m
invested in repairs and
improvements

Income



£3.02m
total income
in 2025/26

£2.91m
rent and
service charges

£0.03m
adaptation grants

£0.08m
other income

Cordale Committee members
as of 31 March 2026

Margaret McCallion (Chair)
Margaret McLay (Vice Chair)
Veronica Hamilton
Eric Farren
Thomas Ewing
Douglas Fairley
Sheena Wain
Michael Currie
John Dow
Jag Shan
Natalie McMillan

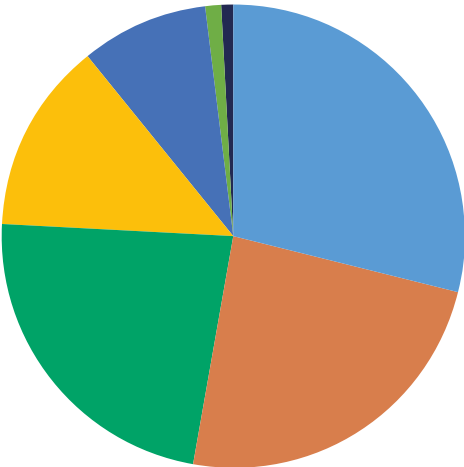
Delivering Value for Money

Value for money is about making the best use of the resources available to us while continuing to provide good-quality homes and services for tenants.

During 2025/26, we continued to balance day-to-day service delivery with investment in existing homes and the wider Renton community, while maintaining

affordable rents and ensuring the long-term viability of Cordale. Careful financial planning focuses on managing current pressures while ensuring resources are available to maintain our homes and services for the future.

Where your £ went 2025/26



Housing Management & Maintenance Administration	£850,628	29.0%
Reactive & Cyclical Maintenance	£704,016	24.0%
Major Repairs & Component Replacement	£669,897	22.9%
Net Interest	£389,487	13.3%
Service Costs	£258,113	8.8%
Adaptations	£36,210	1.2%
Other Wider Activities	£21,306	0.7%
Total	£2,929,657	100.0%

Group Audit and Risk Management Committee Report

The Group Audit and Risk Management Committee (ARMC) provides independent assurance to the governing body on governance, risk management, internal control and financial reporting. Meeting four times during the year, with representation from both Caledonia Housing Association and Cordale Housing Association the Committee completed its responsibilities in accordance with its annually reviewed Terms of Reference.

Key areas of responsibility include:

- **Financial Reporting:** reviewing annual financial statements, regulatory returns and compliance with legal and regulatory reporting requirements.
- **Internal Controls and Risk Management Systems:** overseeing the effectiveness of the Group's internal control framework, risk management arrangements and Strategic Risk Map.
- **Internal Audit** approving and monitoring the internal audit programme, reviewing audit findings and management responses, and assessing the effectiveness of internal audit arrangements.

- **External Audit:** overseeing external audit arrangements, reviewing audit findings and making recommendations regarding auditor appointment.
- **Whistleblowing and Fraud:** reviewing arrangements for the prevention, detection and reporting of fraud and whistleblowing concerns.
- **Cyber Security:** monitoring cyber security risks, digital resilience and associated mitigation measures.

The Committee's minutes, together with the Group Strategic Risk Map, were presented regularly to the governing bodies throughout the year, providing assurance on governance, risk management and control arrangements.

Managing Risk

Risk management remained a key focus for the Committee, with the Strategic Risk Map reviewed at each meeting and reported to the governing bodies.

The Committee approved amendments to the Group Risk Register to reflect changes in the operating environment. A new strategic risk relating to Digital Transformation and Artificial Intelligence (AI) was added, recognising the increasing importance of digital services, technological change and the need to manage associated risks and opportunities effectively.

Internal Audit Programme

Internal auditor reviews were undertaken by Henderson Loggie, the appointed internal auditor, in accordance with the three-year strategic audit plan and annual audit needs assessment. Reviews focused on key areas of organisational risk and assurance, including:

- Publicity
- Health & Safety
- Procurement
- Complaints
- Gas Safety and Lifts
- Reactive Repairs
- Service Charge Setting
- Factoring
- Tenant Participation
- Performance Reporting

Ten audits were completed during the year, achieving five Good and five Satisfactory assurance opinions. No Priority 1 recommendations, issues of material risk, were identified, providing further assurance on the effectiveness of the governance, risk management and control framework.

Good progress continued to be made in implementing agreed audit actions. Follow-up reviews reported during the year confirmed that 11 of the 14 recommendations raised in 2024/25 had been fully implemented.

In the Internal Audit Annual Report for 2025/26, Henderson Loggie concluded that the Group's arrangements for governance, risk management and internal control remained effective, and that appropriate arrangements continued to support the achievement of value for money.

Cyber Security and Digital Governance

Cyber security and digital resilience remain key areas of focus for the Committee, reflecting the evolving threat landscape and reliance on digital services and technology.

The Committee received regular assurance on cyber security risks, including ransomware, phishing, data breaches and third-party vulnerabilities. Assurance was also received on the effectiveness of cyber security controls, resilience arrangements, staff awareness and compliance with relevant security standards.

The Committee also received assurance on a number of important developments in digital governance during the year, including the successful maintenance of Cyber Essentials accreditation, approval of an Artificial Intelligence (AI) Policy. These measures support the safe and responsible use of emerging technologies while ensuring associated risks are effectively managed.

Work also progressed on the development of a new ICT Strategy to support digital transformation, cyber resilience and improved service delivery.

External Audit

The Group's annual financial statements were audited by RSM UK Audit LLP in accordance with current accounting standards and the relevant Statement of Recommended Practice (SORP).

Following detailed consideration of the annual financial statements and Audit Findings Report, the Committee was satisfied that the individual and Group accounts provided a true and fair view of the Group's financial performance and position and recommended their approval to the governing bodies.

Acknowledgements

On behalf of the Committee, I would like to thank members for their continued commitment and oversight throughout the year. I also wish to recognise the contribution of colleagues across the Group and the professional support provided by Henderson Loggie and RSM UK Audit LLP. Their collective efforts have helped ensure the Group continues to maintain strong governance, assurance and risk management arrangements.



Derek Robertson

Derek Robertson
Chair of Group ARMC

Financial Summary

	Cordale HA 2025/26 £'000	Cordale HA 2024/25 £'000	Cordale HA 2023/24 £'000	Cordale HA 2022/23 £'000
Statement of Comprehensive Income				
Turnover	3,962	3,843	3,625	3,561
Operating Surplus	602	713	589	545
Surplus for the year	213	356	230	234
Statement of Financial Position				
Housing Assets	35,494	35,295	32,455	33,351
Other Fixed Assets	1,561	1,571	1,592	1,623
Investment Properties	925	925	925	955
Current Assets	802	1,568	1,824	2,417
Current Liabilities	(2,026)	(2,465)	(1,805)	(2,610)
Long term Liabilities	(28,458)	(28,808)	(27,261)	(28,236)
Net Assets	8,298	8,086	7,730	7,500
Represented by:				
Revenue Reserves	8,298	8,086	7,730	7,500



Information in other formats

If you have difficulty in reading or understanding English and require help in translating or interpreting any information that Cordale Housing Association provides, or if you have other special requirements and need further help, please ask at reception or contact us on 01389 721216.

BENGALI:	যদি ইংলিশ পড়তে বা বুঝতে আপনার অসুবিধা হয় এবং Cordale হাউসিং অ্যাসোসিয়েশন থেকে প্রদান করা যে কোন তথ্যের অনুবাদ বা দোভাষীর সাহায্য প্রয়োজন, অথবা আপনার অন্য কোন বিশেষ প্রয়োজন আছে এবং আরো সাহায্য চান তাহলে অনুগ্রহ করে রিসেপশানে বলুন অথবা ফোনে যোগাযোগ করুন না. 01389 721 216
CHINESE:	如果你在閱讀或明白英文方面有困難，需要翻譯或傳譯 Cordale 房屋協會提供的任何資訊，或者你有其他特別的要求，需要進一步的支援，請到服務臺詢問或者致電 01389 721 216 與我們聯絡。
HINDI:	यदि आपको इंग्लिश पढ़ने या समझने में कठिनाई है और आप Cordale हाउसिंग एसोसिएशन से प्रदान की गयी किसी जानकारी को समझने के लिये अनुवाद या दोभाषी की मदद चाहते हैं, या फिर आपकी अन्य विशेष ज़रूरतें हैं और मदद चाहिये, तो कृपया रिसेप्शन पर कहें या टेलीफोन से सम्पर्क करें न. 01389 721 216
PUNJABI:	ਜੇਕਰ ਤੁਹਾਨੂੰ ਇੰਗਲਿਸ਼ ਪੜ੍ਹਨ ਜਾਂ ਸਮਝਣ ਵਿਚ ਮੁਸ਼ਕਿਲ ਹੁੰਦੀ ਹੈ ਅਤੇ Cordale ਹਾਊਸਿੰਗ ਐਸੋਸੀਏਸ਼ਨ ਵੱਲੋਂ ਪ੍ਰਦਾਨ ਕੀਤੀ ਗਈ ਜਾਣਕਾਰੀ ਸਮਝਣ ਵਿਚ ਟ੍ਰਾਂਸਲੇਸ਼ਨ ਜਾਂ ਇੰਟਰਪਰੈਟੇਸ਼ਨ ਲਈ ਸਹਾਇਤਾ ਦੀ ਲੋੜ ਹੈ ਜਾਂ ਤੁਹਾਡੀਆਂ ਕੋਈ ਹੋਰ ਲੋੜਾਂ ਹਨ ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ ਰੀਸੈਪਸ਼ਨ ਤੇ ਪੁੱਛੋ ਜਾਂ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ 01389 721 216
URDU:	اگر آپ کو انگلش پڑھنے یا سمجھنے میں مشکل پیش آتی ہے اور Cordale ہاؤسنگ ایسوسی ایشن جو ہاؤسنگ پیشکش کرتی ہے اس کا تحریری یا زبانی ترجمہ کرنے میں مددگار ہو سکتا ہے۔ آپ کو کوئی اور خاص ضرورت ہو تو اس سے بھی مددگار ہے۔ تو براہ کرم ہمارے سرکاری رجسٹرڈ ایجنٹس یا ہم سے فون نمبر 013897 21 216 پر رابطہ کریں۔
POLISH:	Tłumaczenia: Jeżeli masz trudności w czytaniu bądź rozumieniu języka angielskiego i potrzebujesz pomocy w tłumaczeniu jakichkolwiek informacji, które oferuje Związek Mieszkaniowy Cordale (Cordale Housing Association) lub jeżeli masz inne, szczególne wymagania i potrzebujesz pomocy- należy pytać w recepcji lub skontaktować się z Nami na numer:

Cordale Housing Association is the trading name of Cordale Housing Association Ltd
Registered Office: 167 Main Street, Renton, West Dunbartonshire G82 4PL.

Cordale Housing Association Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014 – Reg. No. 2411R(S).

Scottish Housing Regulator Reg. No. HEP 259.
Scottish Charity No. SC032859.
Property Factor Registered No: PF00319.



Contact Us

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