

Strategic Housing Panel

Private Sector Housing Renewal: Financial Assistance Policy Review

SHP 270510  
Item

**EXECUTIVE MEMBER:** Councillor Clements  
**LEAD OFFICER:** Fergus Mc Morrow  
**REPORT AUTHOR:** Laurie Priebe

**Summary and Recommendation:**

The report summarises the current financial assistance policy for private sector housing renewal and requests the panel to recommend the course described in paragraphs 6.1 to 7.1 of the report to the next meeting of the Executive.

**1. Why a financial assistance policy?**

1.1 The Council's most recent private sector stock condition survey reported in 2007 and found:

32.8% of all dwellings failed the Decent Homes Standard (DHS) (though just over two thirds of all homes met the DHS)

economically vulnerable households account for just over 33% of all those occupying non-decent homes

elderly households comprised 42% of all those living in non-decent homes

almost 12% of all dwellings contained at least one Category 1 Hazard under the Housing Health & Safety Rating System

almost 16% of all homes were not in reasonable repair (but not exhibiting Category 1 Hazards)

around 18.5% of all households lived in fuel poverty

1.2 In the market generally, home owners wishing to invest in improvement, repair or maintenance normally use financial products available from the commercial sector. But economically vulnerable households have found this prohibitive and the investment has not been made. The private sector stock condition survey estimated a requirement of £57M to remedy non-decency.

## 2. The present policy, who are assisted and the Council's powers

2.1 The present financial assistance policy was approved in December 2008 for implementation from April 2009 (with the exception of first time buyers, for whom it became effective in January 2009). The Council also decided to review the policy in light of one year's experience.

2.2 The dwellings in question must fail to comply with the Decent Homes Standard at the point of application. Four priorities were selected in equal rank:

- economically vulnerable households (in receipt of at least one of a range of income-related state benefits
- elderly households
- families with dependent children
- first-time buyers of homes that have been vacant for at least six months.

2.3 The Council's financial contribution towards the cost of works varies as follows:

|                                    |      |
|------------------------------------|------|
| economically vulnerable households | 100% |
| elderly households                 | 75%  |
| families with dependent children   | 50%  |
| first time buyers                  | 75%  |

But in all cases the financial assistance package is divided as 50% grant and 50% interest-free loan. The loan element is registered as a charge on the property and is repaid when the home is sold.

Example – a household at or above state retirement age but not in receipt of income-related state benefits would have to find 25% of the cost of works. The Council contributes the remaining 75%, of which half is a grant and the other half a loan. So if the cost of works is £16,000 the customer must find £4,000. The Council's contribution of £12,000 would comprise a grant of £6000 and a loan of £6000

2.4 The maximum cash levels of assistance are varied according to household type and the number of bedrooms in the property. These are shown in the attached factsheets, which are also published on the Council's website.

2.5 It is important to understand that home renewal assistance is not a statutory duty but a power. The present policy was developed in accordance with the provisions of Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order, 2002, commonly referred to as the RRO.

2.6 Article 3 of the RRO provides the Council with flexible scope to devise appropriate policies to meet local housing needs and to contribute to its other social and economic objectives.

### 3. Financial implications and sources of finance

Any reconsideration of the policy must take account of the recent diminution of external funding. This is shown in the following table referring to the Council's share of the Regional Housing Capital Pot, distributed by the Government Office for the Northwest (GONW).

Table 1: Regional Housing Capital Pot

| Year                         | 2008/09   | 2009/10 | 2010/2011 |
|------------------------------|-----------|---------|-----------|
| Copeland's allocation in £'s | 1,175,000 | 842,000 | 554,000   |

3.2 Copeland's allocation has reduced by 53% since 2008/09 due to a revised distribution formula adopted by GONW. The allocation is to support the Council's housing capital programme priorities. However, our highest priority must be Disabled Facilities Grants (DFGs) which are mandatory under the Housing Grants, Construction & Regeneration Act, 1996.

3.3 We receive a separate specific annual allocation from GONW for DFGs, which is far too little to fulfil our commitment. The allocation was £208,000 in 2008/09 rising to £210,000 for each of 2009/10 and 2010/11. We bid for £510,000 for this year to no effect. In practice we contribute funding each year towards DFGs from our share of the Regional Housing Capital Pot.

3.4 The 2009/10 DFG budget, grants paid in the year and committed funding carried forward into 2010/11 are shown below.

Table 2: Disabled Facilities Grants

| 2009/10 budget | 2009/10 spent | Commitments carried forward to 2010/11 |
|----------------|---------------|--|
| £882,799       | £598,323      | £300,129                               |

3.5 Before restructuring of the Housing Service in 2008/09 the Council carried forward uncommitted capital funding from 2007/08 but, once the new team was in place we fast began to deliver our priority services and spend our uncommitted capital. The external funding described above was reinforced by the Preserved Right to Buy Sales (post-stock transfer), a finite resource expected to become exhausted during 2010/11.

3.6 In order to sustain the home renewal element of the Housing Capital Programme the Council decided on 2 March 2010 to introduce funding from the Residual Right to Buy Reserve for the remainder of 2010/11 plus 2011/12 and 2012/13. The total funding for 2010/11 is shown next.

Table 3: Housing Capital Programme Budget 2010/11

| Budget 2010/11 (new) | Plus £648,753 carried forward from 2009/10 (cumulative) | Already committed at 1 April 2010 | Available to Commit 2010/11 |
|----------------------|---|-----------------------------------|-----------------------------|
| £1,410,000           | £2,058,753  | £603,129                          | £1,455,624                  |

3.7 Given that a prudent estimate of £900,000 will be required for statutory DFGs, there is an estimated balance of around £500,000 (£555,624 to be notionally exact) available for private sector renewal in 2010/11. This contrasts with expenditure and commitments in 2009/10 for home renewal, as shown in Table 4, which reveal that £752,555 was spent or committed (and a small under-commitment of £35,161). 56 non-decent homes were brought up to the Decent Homes Standard.

Table 4: Home Renewal 2009/10

| 2009/10 Budget | 2009/10 Spend | Already committed at 1 April 2010 |
|----------------|---------------|-----------------------------------|
| £787,716       | £559,555      | £193,000                          |

3.8 By November 2009 it became clear that new home renewal applications could no longer be accepted because a rapid rise in DFG applications would otherwise have created a risk of entering into home renewal commitments that could not be funded. This was compounded by DCLG, which no longer announced the next year's allocations by 31 December (the announcement for 2009/10 was not made until March 2009 and for 2010/11 not until April 2010, after the Council completed budget building). Decisions had to taken before future DCLG funding was known.

3.9 All residents who applied for home renewal before 6 November 2009 received letters informing them that a policy review had begun and advising that their applications would in the meantime be held. People who made initial enquiries after that date were also advised that the policy was under review and no commitments made until it was completed.

#### 4. Issues for consideration for 2010/11

4.1 There are currently 114 home renewal applications being held amounting to an estimated value of £1,000,000. All these properties have been inspected, schedules of works completed and customers have returned estimates of works and services. Given the reduction in our allocation

from GONW and the increase in eligible demand for DFGs we must determine the relative priorities between home renewal applications and consider immediate amendments to the financial assistance policy.

4.2 The take up of financial assistance from first time buyers has been the lowest of the four groups in the policy referred to in paragraph 2.2. It is harder for first time buyers at present because lenders are providing a lower percentage mortgage than before the housing market recession. To increase that mortgage to contribute to the cost of bringing an empty home up to the Decent Homes Standard is even more difficult. Only 6 applications for financial assistance from first time buyers were received and 3 were completed in 2009/2010.

4.3 Yet the policy was adopted not least to help people bring long term (i.e. more than 6 months) empty homes back into use and one of the recommendations from the 2009 Audit Commission housing re-inspection was to adopt an empty homes strategy.

## **5. Future issues for consideration**

5.1 In a recent report entitled "Building Better Lives" the Audit Commission have drawn attention to the long term strategic value of renewal of existing housing stock, not least because most of the homes that people will occupy for several future decades have already been built in the last century or even before.

5.2 For future budget builds and the forthcoming Copeland Housing Strategy consideration needs to be given to how to use the existing VAT exemption sharing reserve that arose from the housing stock transfer to Copeland Homes in 2004. We also need to consider the use of the fee income from the financial assistance policy (8% per transaction) and how best to use the value of capital receipts when the loan element of our financial assistance is repaid.

5.3 The intention is regroup and consider how to sustain a private sector renewal policy within a comprehensive future Copeland Housing Strategy. The purpose will be to deliver housing investment through the most difficult of times for the local economy in 2011/12 and beyond.

## **6. Recommendation**

6.1 It is recommended that the financial assistance policy for home renewal be amended as follows with immediate effect:

- 6.2 home renewal applications received on or before 6 November 2009 be ranked initially in date order and then prioritised on economic vulnerability (except for first time buyers). No older households or families with dependent children to be assisted unless they meet the definition of economic vulnerability, being in receipt of at least one of the range of income-related benefits (currently 14).
- 6.3 each application to also be assessed on the number of Category 1 hazards in the Housing Health & Safety Rating System. Those with the most number of Category 1 hazards will have additional priority to ensure that risks to health, safety and welfare are reduced as much as possible.
- 6.4 policy towards applications from first time buyers to remain unchanged other than that they will be assessed initially in date order and then on the number of Category 1 hazards in the Housing Health & Safety Rating System.
- 6.5 In all cases except first time buyers the Council's financial contribution will be 100% of the cost of eligible works. The Council's assistance will be divided as 25% grant and 75% interest-free loan. The loan element is to be registered as a charge on the property and repaid when the home is sold.
- 6.6 All applications received after 6 November 2009 other than from first time buyers will not be processed until building works and services have been completed on prior applications.
- 6.7 The maximum cash levels of assistance relating to the size of the property for economically vulnerable households and first time buyers to be unchanged.

## **7 Monitoring & Evaluation**

- 7.1 The total 2010/11 housing capital programme is capped at £1,455,624: of which, it is prudent to reserve a statutory need of £900,000 for DFGs. This would leave an estimated £555,624 available for the financial assistance policy. Given these cash limited resources, expenditure and commitments are to be monitored monthly and reported to each meeting of the Strategic Housing Panel beginning in July 2010.

# HOME RENEWAL

## WHAT IS HOME RENEWAL.....?

Home Renewal is our initiative to help homeowners bring their homes up to modern standards and to promote comfortable, healthy living. Home Renewal offers financial support to qualifying households to carry out works of improvement and repair.

Home Renewal aims to make homes which:

- ▶ Have reasonably modern facilities
- ▶ Are in a good state of repair
- ▶ Provide thermal comfort and are energy efficient
- ▶ Are free from dangerous hazards

In each case we will have regard to the age, character & location of your home when considering your Home Renewal package. Factsheet 6 gives more detail on the Home Renewal Standard.

## CAN I APPLY FOR HOME RENEWAL.....?

If your home falls below the Home Renewal Standard and it is over 10 years old you may be eligible to apply for Home Renewal if you (or your partner) are:

- A low income household (see Factsheet 4), OR
- An older person household (see Factsheet 3), OR
- A family household (see Factsheet 5), OR
- A first time buyer (see Factsheet 2)

Each Factsheet describes in some detail what we mean by each household definition.

## HOW MUCH CAN I GET.....?

Home Renewal is designed to reflect the differing needs of qualifying households and the characteristics of individual homes. The maximum you can get depends on your circumstances and the size of your home, determined by the number of bedrooms. The table below indicates the maximum amount you may get.

| HOUSEHOLD GROUP         | Home Renewal Assistance Rate | Applicant Contribution Rate | Assistance Maximum  |                     |                      |
|-------------------------|------------------------------|-----------------------------|---------------------|---------------------|----------------------|
|                         | %                            | %                           | 2 bedroom (£18,000) | 3 bedroom (£25,000) | 4+ bedroom (£30,000) |
| Low Income Households   | 100                          | 0                           | £18,000             | £25,000             | £30,000              |
| Older Person Households | 75                           | 25                          | £13,500             | £18,750             | £22,500              |
| Family Households       | 50                           | 50                          | £9,000              | £12,500             | £15,000              |
| First Time Buyers       | 75                           | 25                          | £13,500             | £18,750             | £22,500              |

Home Renewal assistance will be calculated at the appropriate rate up to the maximum limit, depending on the allowable cost of works.

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FACTSHEET 1

***DO I NEED TO MAKE A CONTRIBUTION .....?***

If you are a first time buyer or an older person (not getting qualifying benefits) you will contribute 25%. If you are a family household (not getting qualifying benefits) you will contribute 50%. Low income households (getting qualifying benefits) will not have to make a contribution. However, where the cost of the work exceeds the maximum allowance you will need to pay for this yourself.

***ARE THERE ANY CONDITIONS.....?***

Yes. Your Home Renewal package is divided equally as 50% grant and 50% an interest free loan. If you receive Home Renewal you must occupy your home for a period of 5 years. If you do not do this you may be required to repay the Home Renewal grant element. The interest free loan is registered as a charge against your home and is repayable if you move or otherwise dispose of your home. For more information on conditions please refer to Factsheet 7.

***INTERESTED IN HOME RENEWAL.....?***

***CONTACT US AT:***

Housing Renewal  
Copeland Borough Council  
The Copeland Centre  
Catherine Street  
Whitehaven  
Cumbria  
CA28 7SJ  
Switchboard: 0845 054 8600  
Email: [housinggrantenquires@copeland.gov.uk](mailto:housinggrantenquires@copeland.gov.uk)

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**ARE THERE ANY CONDITIONS ATTACHED.....?**

Yes. You will be required to live in the property for 5 years after completion of the works.  
If you do not, you may have to repay the grant element and interest free loan to the Council.  
After 5 years you will not have to repay the grant element. If you sell the property after 5 years only the interest free loan is repayable.

**IS THERE ANY CHARGE FOR HOME RENEWAL.....?**

Yes. We will make a charge equal to 8% of the estimated cost of the works to cover our professional, technical and administrative costs. This will normally be included in your Home Renewal award and we will deduct the relevant amount from your Home Renewal payment when works are completed.

**WHAT DO I DO NOW .....?**

If you think you meet our criteria, then contact us for an application form. Do not start any of the work to your property as this will jeopardise your application and we will not be able to consider those works for Home Renewal assistance. Even if you don't think you meet our First Time Buyer criteria you may still be eligible for help as:

- ▶ *A low income household, OR*
- ▶ *An older person household, OR*
- ▶ *A family household*

Simply contact us and we will be pleased to advise you.

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# HELP FOR OLDER PERSON HOUSEHOLDS

## WHAT IS AN OLDER PERSON HOUSEHOLD.....?

Under Home Renewal an older person household must contain a person of state pensionable age and who is not in receipt of certain state benefits (state pensions not included). This person must have an owners interest and live in the property to be improved. Pensionable age is currently 65 years old for men and 60 years old for women. You will normally be asked to provide proof of your age.

## WHAT TYPE OF PROPERTY IS ELIGIBLE.....?

Any permanently built residential property in Copeland aged 10 years or more. Non residential property, mobile homes, temporary structures, beach huts and the like do not qualify for Home Renewal. The property must also require works to achieve the Home Renewal standard (see Factsheet 6).

## HOW MUCH CAN I GET.....?

Home Renewal assistance will contribute 75% towards the costs of bringing a property up to the Home Renewal standard. You are responsible for 25% of the cost. Depending on the size of the property you could get up to £22,500.

## IS THERE A LIMIT ON HOME RENEWAL ASSISTANCE.....?

Yes. Depending on the number of bedrooms in the property the maximum varies as follows:

|                    | <i>Maximum Allowable Cost</i> | <i>Home Renewal 75%</i> | <i>Your Share 25%</i> |
|--------------------|-------------------------------|-------------------------|-----------------------|
| 2 Bedrooms         | - £18,000                     | - £13,500               | - £4,500              |
| 3 Bedrooms         | - £25,000                     | - £18,750               | - £6,250              |
| 4 or more Bedrooms | - £30,000                     | - £22,500               | - £7,500              |

You will be responsible for any additional costs above the relevant maximum. Home Renewal is normally given as a grant of 50% and an interest free loan of 50% (see Factsheet 1).

## ARE THERE ANY RESTRICTIONS.....?

Yes. Because the interest free loan element is repayable upon sale of the property we would not approve an application which would leave you in negative equity at that time. We reserve the right to decline or vary an application in such circumstances.



FACTSHEET 3

### **ARE THERE ANY CONDITIONS ATTACHED.....?**

Yes. You or a member of your family will be required to live in the property for 5 years after completion of the works.

If you or a member of your family do not, you may have to repay the grant element and interest free loan to the Council.

After 5 years you will not have to repay the grant element. If you sell the property after 5 years only the interest free loan is repayable.

### **IS THERE ANY CHARGE FOR HOME RENEWAL.....?**

Yes. We will make a charge equal to 8% of the estimated cost of the works to cover our professional, technical and administrative costs. This will normally be included in your Home Renewal award and we will deduct the relevant amount from your Home Renewal payment when works are completed.

### **WHAT DO I DO NOW .....?**

If you think you meet our criteria, then contact us for an application form. Do not start any of the work to your property as this will jeopardise your application and we will not be able to consider those works for Home Renewal assistance. Even if you don't think you meet our Older Person Household criteria you may still be eligible for help as:

- ▶ *A low income household, OR*
- ▶ *A family household, OR*
- ▶ *A first time buyer household*

Simply contact us and we will be pleased to advise you.

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### **CONTACT US AT:**

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CA28 7SJ  
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# HELP FOR LOW INCOME HOUSEHOLDS

## WHAT IS A LOW INCOME HOUSEHOLD.....?

Under Home Renewal a low income household is one in which the occupying owner or the occupying partner of the owner is in receipt of any of the qualifying benefits - (see Factsheet 11).

## WHAT TYPE OF PROPERTY IS ELIGIBLE.....?

Any permanently built residential property in Copeland aged 10 years or more. Non residential property, mobile homes, temporary structures, beach huts and the like do not qualify for Home Renewal. The property must also require works to achieve the Home Renewal standard (see Factsheet 6).

## HOW MUCH CAN I GET.....?

Home Renewal assistance will contribute towards the full cost of bringing a property up to the Home Renewal standard. The amount of assistance is based on the estimated costs being reasonable. Depending on the size of the property you could get up to £30,000.

## IS THERE A LIMIT ON HOME RENEWAL ASSISTANCE.....?

Yes. Depending on the number of bedrooms in the property the maximum varies as follows:

|                    | <b>Maximum Allowable Cost</b> | <b>Home Renewal 100%</b> | <b>Your Share 0%</b> |
|--------------------|-------------------------------|--------------------------|----------------------|
| 2 Bedrooms         | - £18,000                     | - £18,000                | - £0                 |
| 3 Bedrooms         | - £25,000                     | - £25,000                | - £0                 |
| 4 or more Bedrooms | - £30,000                     | - £30,000                | - £0                 |

You will be responsible for any additional costs above the relevant maximum. Home Renewal is normally given as a grant of 50% and an interest free loan of 50% (see Factsheet 1).

## ARE THERE ANY RESTRICTIONS.....?

Yes. Because the interest free loan element is repayable upon sale of the property we would not approve an application which would leave you in negative equity at that time. We reserve the right to decline or vary an application in such circumstances.

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Copeland



FACTSHEET 4

### ***ARE THERE ANY CONDITIONS ATTACHED.....?***

Yes. You or a member of your family will be required to live in the property for 5 years after completion of the works.

If you or a member of your family do not, you may have to repay the grant element and interest free loan to the Council.

After 5 years you will not have to repay the grant element. If you sell the property after 5 years only the interest free loan is repayable.

### ***IS THERE ANY CHARGE FOR HOME RENEWAL.....?***

Yes. We will make a charge equal to 8% of the estimated cost of the works to cover our professional, technical and administrative costs. This will normally be included in your Home Renewal award and we will deduct the relevant amount from your Home Renewal payment when works are completed.

### ***WHAT DO I DO NOW .....?***

If you think you meet our criteria, then contact us for an application form. Do not start any of the work to your property as this will jeopardise your application and we will not be able to consider those works for Home Renewal assistance. Even if you don't think you meet our Low Income Household criteria you may still be eligible for help as:

- ▶ *An older person household, OR*
- ▶ *A family household, OR*
- ▶ *A first time buyer household*

Simply contact us and we will be pleased to advise you.

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# HELP FOR FAMILY HOUSEHOLDS

## WHAT IS A FAMILY HOUSEHOLD.....?

Under Home Renewal a family household must contain a family member who is aged under 16 years who live in the property to be improved as their sole or main residence. The applicant for Home Renewal must be the parent or guardian and the owner occupier of the property to be improved. You will normally be asked to provide proof that a member of your household meets the criteria.

## WHAT TYPE OF PROPERTY IS ELIGIBLE.....?

Any permanently built residential property in Copeland aged 10 years or more. Non residential property, mobile homes, temporary structures, beach huts and the like do not qualify for Home Renewal. The property must also require works to achieve the Home Renewal standard (see Factsheet 6).

## HOW MUCH CAN I GET.....?

Home Renewal assistance will contribute 50% towards the costs of bringing a property up to the Home Renewal standard. You are responsible for 50% of the cost. Depending on the size of the property you could get up to £15,000.

## IS THERE A LIMIT ON HOME RENEWAL ASSISTANCE.....?

Yes. Depending on the number of bedrooms in the property the maximum varies as follows:

|                    | <i>Maximum Allowable Cost</i> | <i>Home Renewal 50%</i> | <i>Your Share 50%</i> |
|--------------------|-------------------------------|-------------------------|-----------------------|
| 2 Bedrooms         | - £18,000                     | - £9,000                | - £9,000              |
| 3 Bedrooms         | - £25,000                     | - £12,500               | - £12,500             |
| 4 or more Bedrooms | - £30,000                     | - £15,000               | - £15,000             |

You will be responsible for any additional costs above the relevant maximum. Home Renewal is normally given as a grant of 50% and an interest free loan of 50% (see Factsheet 1).

## ARE THERE ANY RESTRICTIONS.....?

Yes. Because the interest free loan element is repayable upon sale of the property we would not approve an application which would leave you in negative equity at that time. We reserve the right to decline or vary an application in such circumstances.



Factsheet 5

### ***ARE THERE ANY CONDITIONS ATTACHED.....?***

Yes. You or a member of your family will be required to live in the property for 5 years after completion of the works.

If you or a member of your family do not, you may have to repay the grant element and interest free loan to the Council.

After 5 years you will not have to repay the grant element. If you sell the property after 5 years only the interest free loan is repayable.

### ***IS THERE ANY CHARGE FOR HOME RENEWAL.....?***

Yes. We will make a charge equal to 8% of the estimated cost of the works to cover our professional, technical and administrative costs. This will normally be included in your Home Renewal award and we will deduct the relevant amount from your Home Renewal payment when works are completed.

### ***WHAT DO I DO NOW.....?***

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- ▶ *A low income household, OR*
- ▶ *A older person household, OR*
- ▶ *A first time buyer household*

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