

# Housing Needs Report 2025 for Greystoke Parish



## **Commissioned by:**

Greystoke Community Housing CLT

Compiled by Fran Richardson and Lettie Wareing,

ACTion with Communities in Cumbria



**ACTion**  
with communities  
in cumbria

## Table of contents

Table of contents .....	2
Useful terms.....	3
Executive Summary .....	5
Affordable housing need.....	5
Market housing need .....	6
Recommendations.....	6
Key Findings .....	7
Background and Context .....	8
ACTion with Communities in Cumbria .....	8
What is a housing needs survey? .....	8
Why was this survey carried out in Greystoke? .....	9
Overview of report .....	9
Survey Methodology .....	10
Data used in this report – Primary and Secondary sources.....	10
Greystoke Parish Information.....	11
Location .....	11
Population.....	12
Housing types, tenures and usage in Greystoke .....	12
House prices in Greystoke in 2025 .....	13
Homes for social rent in Greystoke.....	13
Affordability.....	14
Analysis of survey responses.....	15
Support for housing development:.....	15
Stated need for alternative accommodation: .....	15
Affordable housing need.....	16
Open Market housing need .....	16
Housing Needs Survey Results .....	18
Recommendations .....	23
Appendix A - Showing responses to each question of the survey in chart and graph form, where appropriate, with brief annotation.....	24
Part 1 You and Your Household .....	24
Part 2 Your Housing Need.....	36
Appendix B - Housing need as stated - Summary results tables ( <i>removed</i> ) .....	47
Appendix C - Cumbria Choice Based Letting – reference information .....	48
Appendix D - Further sources of data and information.....	49

## Useful terms

This table explains what we mean when using the key terms in this report.

<b>Affordable Housing</b>	Housing for sale or rent for those whose needs are not met by the market. This includes affordable rent, social rent, shared ownership, discounted market sale, and First Homes, as defined by the National Planning Policy Framework (NPPF).
<b>Affordable Rent</b>	A type of housing let by local authorities or housing associations at up to 80% of local market rents. It is more secure than private renting and is intended for those who cannot afford market housing.
<b>Choice-Based Lettings (CBL)</b>	A system used by local authorities and housing associations to allocate social housing. Applicants express interest in available properties and are prioritised based on eligibility and housing need.
<b>Custom or Self-Build</b>	Homes built or commissioned by individuals or groups for their own use. These may be privately funded or supported through affordable housing schemes.
<b>Discounted Market Sale</b>	Homes sold at a minimum 20% discount below local market value. The discount remains in perpetuity. Buyers must not already own a home and must meet income eligibility criteria. A mortgage is required.
<b>Equity</b>	The value of a homeowner's financial interest in their property, calculated as the property's market value minus any outstanding mortgage or secured debt.
<b>First Homes</b>	A government-backed affordable home ownership scheme offering a minimum 30% discount on market value (up to 50% at local discretion). The discount is retained in perpetuity. Buyers must be first-time buyers with a household income under £80,000 (outside London) and must secure a mortgage for at least 50% of the purchase price.
<b>Housing Association</b>	A not-for-profit organisation that provides and manages affordable housing, often in partnership with local authorities.
<b>Housing Register</b>	A list maintained by the local authority of individuals and families eligible for affordable housing. Registration is typically required to access council or housing association homes.
<b>Local Connection</b>	A criterion used to prioritise applicants for affordable housing. This may include current or past residence, employment in the area, or close family ties.
<b>NPPF (National Planning Policy Framework)</b>	A key planning document published by the UK Government that sets out national policies for land use and development in England. It includes definitions and guidance on affordable housing, sustainability, and planning obligations.
<b>Open Market Housing</b>	Homes sold or rented at full market value, with no restrictions on price or buyer eligibility.

<b>Parish Council</b>	The first level of local government – the administrative body for a civil parish. The Parish Council is consulted on all local planning applications and is often well placed to lead or coordinate community discussions on housing.
<b>Rural Exception Sites</b>	Small plots of land not allocated for residential development within the local authority's adopted development plan (because of their small size). They can be considered for affordable housing to address local housing needs and sustain rural communities.
<b>Rural Housing Enabler (RHE)</b>	A specialist advisor who works with rural communities to identify housing needs and support the development of affordable housing schemes. In Cumbria, the Rural Housing Enabler Service is delivered by ACTion with Communities in Cumbria, in partnership with Eden Housing Association.
<b>Section 106 Agreement</b>	A legal agreement between a developer and a local authority, often used to secure affordable housing or community benefits as part of a planning permission.
<b>Shared Ownership</b>	A part-rent, part-buy scheme for first-time buyers or non-homeowners who cannot afford full ownership. Buyers purchase a share (typically 25–75%) and pay rent on the remainder. On Rural Exception Sites, ownership is capped at 80% to retain affordability for local people.
<b>Social Rent</b>	Social rent levels are set at around 50% of market value. These properties, managed by Housing Associations and local authorities, are for people on low incomes and have more secure tenancies than private rental.
<b>Tenure</b>	The legal terms under which a property is occupied, such as owned outright, owned with a mortgage, rented privately, or rented from a housing association or council

## Executive Summary

- This Greystoke housing needs survey was carried out between August 2<sup>nd</sup> and September 12<sup>th</sup> 2025. The survey was hand delivered to all residential properties in the Parish. 465 surveys were delivered, reaching connected hamlets in the neighbouring parish of Dacre as well as all properties in Greystoke.
- The survey was also made available online via Survey Monkey and shared on local social media and websites. The link and additional paper copies were available to people who have left the area and wish to return.
- The findings of the survey give an indication of housing needs in the next five years, for those who completed it. This snapshot is a useful piece of evidence, contributing to a local and strategic picture of what might be needed in the parish in future. It is not, in itself, a mandate for housing development.
- **A total of 161 surveys were returned, a response rate of 35%**
- 82% of those who answered the question said they would be supportive of a small development of affordable homes for local people. 79% supported a community led development.

Of the 161 total responses, 42 said they wished to move house in the next five years and 29 people went on to answer some of the further questions relating to their housing need. (Note that variation in totals occurs throughout the report, where information is incomplete.)

- The survey shows that there is a need for 9 homes for people setting up their first independent home and 7 for those wishing to downsize, in the Parish.
- Another 8 households need something larger, cheaper, more secure, closer to dependents or more adaptable than what they currently have. 1 person is at risk of becoming homeless, and 1 did not give a main reason for needing to move.

## Affordable housing need

14 were identified as being in affordable housing need (i.e. their needs are not being met by the private market). The survey identified a strong need for 2 bed homes in a discount market scheme. The demand for 1 and 2 bed homes across the range of affordable products broadly matches those who identify as needing their first independent home. We also see less well-off retirees wishing to move to smaller property.

Table 1. *Summary of affordable housing need identified from survey responses.*

Type of dwelling	Affordable rent	Affordable shared ownership	Discounted sale
1 & 2 bed bungalow			3
3 bed bungalow	1		
1 bed (any)		2	
2 bed house	1	1	5
3 bed house			
4 bed house			1
<b>TOTAL 14</b>	<b>2</b>	<b>3</b>	<b>9</b>

## Market housing need

Based on the information provided, 11 households described need that could be met on the open market. For these people, need was identified for a spread of house sizes to buy, including 3 and 4 bed homes and bungalows. Self and custom build also appears here, the demand being for 2 and 3 bed properties.

No-one wants to move to private rented accommodation, and there is no demand for 1 bed dwellings either house, flat or bungalow on the private market.

Table 2. *Summary of open market housing need identified from survey responses.*

Type of dwelling	Private rent	Buy on open market	Self/custom build
1 bed (any)			
2 bed house		1	1
3 bed house		3	1
4 bed house		1	
1 & 2 bed bungalow		2	
3 bed bungalow		2	
<b>TOTAL (11)</b>		<b>9</b>	<b>2</b>

## Recommendations

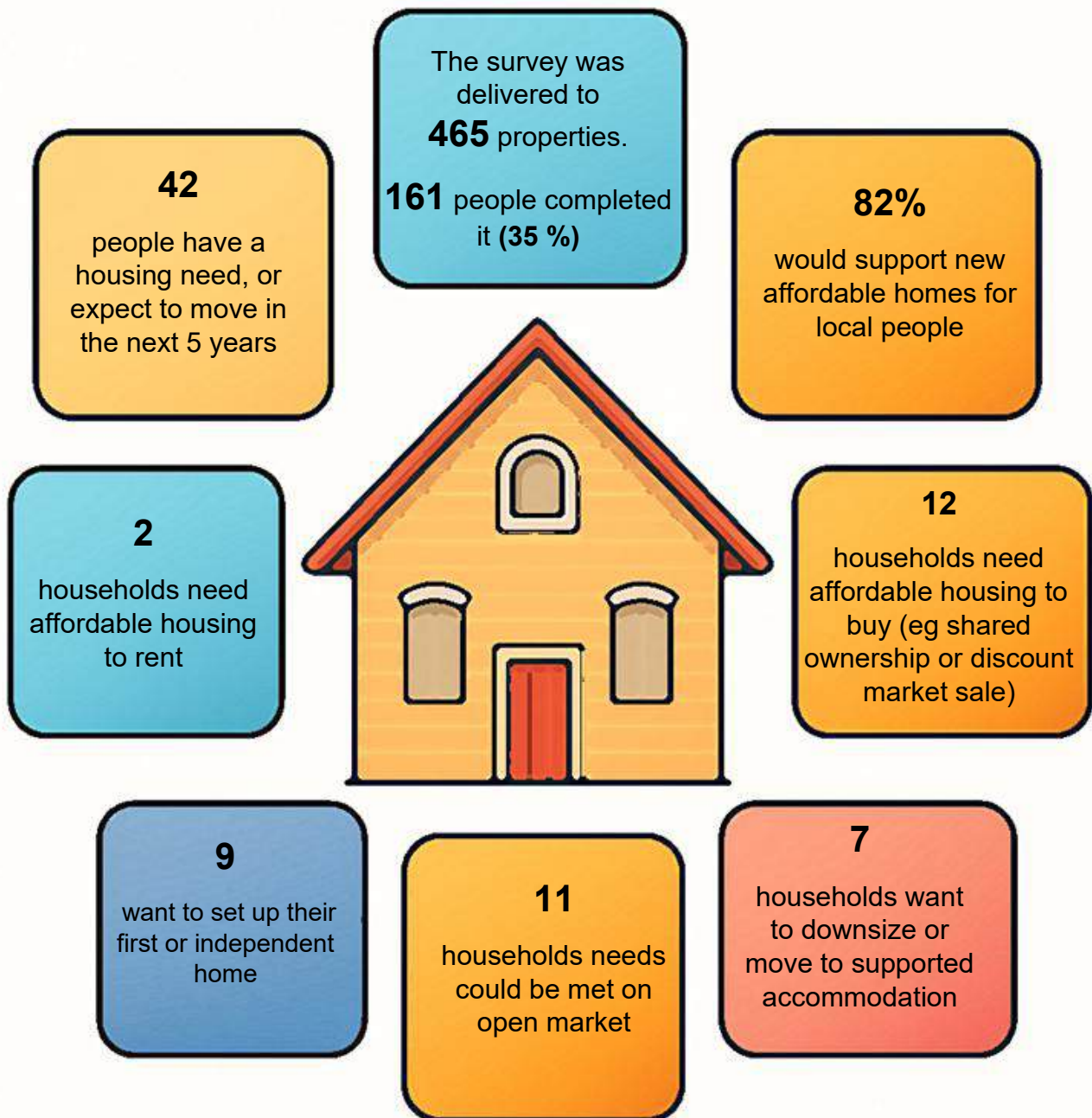
We strongly recommend a continuation of the excellent engagement work which has been done so far by Greystoke Community Housing Group. This will help ensure that any future development in the Parish is truly beneficial to residents and people with close connections to the area, contributing to a thriving and sustainable future for the community.

Next steps could include:

- Contacting all those who have expressed an interest in the Community Led Housing approach.
- Holding a public meeting, with the Parish Council, to present and discuss the information in this report.
- Working with community members and partners to agree an approach that meets the identified housing needs, respectful of the views expressed through this survey.
- Exploring possible site options identified in survey responses.

We also recommend sharing information locally to encourage registration with Cumbria Choice Based Letting and The Westmorland and Furness self and custom build register.

## Key Findings



## Background and Context

### ACTION with Communities in Cumbria

[ACTION with Communities in Cumbria](#) (ACT) is the rural and community development charity for Cumbria. We champion community and rural issues and support communities to take effective action on the things that matter to them.

**ACTION with Communities in Cumbria**  
champions community and rural issues



ACT's vision is that no one should be disadvantaged by where they live

ACT manages the Rural Housing Enabler Service for Cumbria, in partnership with Eden Housing Association. The role of the Rural Housing Enabler is to unlock opportunities for appropriate affordable housing development in rural communities with a population under 3000 people.

The needs of these communities are often overlooked; viability is perceived to be more challenging with economies of scale harder to achieve with developments of under 20 units. We are working with housing and planning authorities from across Cumbria, social and affordable housing providers and Homes England (the government housing agency) to address the rural delivery shortfall. Without this targeted action, rural villages and hamlets will depopulate and services will fail.

We also support communities, as part of a national network of [Community Led Housing Hubs](#), where there is active interest in addressing housing needs for current residents and the future population. Community Led Housing puts local needs right at the heart of development. There are many different ways for communities to deliver homes, with support from organisations like [Community Land Trust Network](#), [Co-Housing UK](#) and the [Confederation of Co-operative Housing](#).

### What is a housing needs survey?

A housing needs survey helps to identify current and future housing needs within a specific area. Information collected from residents as part of these surveys helps Parish Councils to understand the housing needs of their Parish and work towards ensuring that any future house building meets these needs. Housing needs surveys look at both needs for market housing and affordable housing in the area.

## Why was this survey carried out in Greystoke?

Greystoke Community Housing Community Land Trust (CLT) is an FCA registered Community Benefit Society and a member of the Community Land Trust Network, established by local volunteers who *'want Greystoke to be a place where people of all ages and financial means can have their housing needs met affordably and to a high standard.'*

The group, who have been working closely with Greystoke Parish Council, approached ACT in order to improve their understanding of housing need in the parish. The last housing needs survey for the Parish was carried out in 2010 and no longer reflects an up-to-date picture.

Initial work by the Housing Group in 2024 has been the catalyst for this comprehensive and independent housing needs survey.

In particular, the CLT wants to know how existing housing stock is being used and what the next five years might bring in terms of need for more or different homes. Insight into 'non-permanent' use (eg Airbnb, holiday let and second home), a snapshot of housing affordability against local wages, and a grasp on shifting local demographics will inform a wider conversation about how to sustain the community in the long term.

## Overview of report

This report summarises all survey responses and makes suggestions based on our understanding of the local housing context.

- The first part of the report looks at information about local housing stock, affordability and current market activity – a Greystoke Parish housing profile, for context.
- The second section includes all the data collected through the survey and a description of what the data indicates.
- Finally, an exploration of the survey responses indicating future housing need informs recommendations for the next stage of community conversation about housing in the Parish.
- The appendices include graphs and charts showing all the information gathered in response to the survey, including all the comments and site suggestions. There is also useful reference information about Choice Based Lettings and a copy of the survey pack as sent out.

## Survey Methodology

The survey was hand delivered to all residential properties in the Parish. 465 surveys were delivered, reaching connected hamlets in the neighbouring parish of Dacre as well as all properties in Greystoke. The envelope delivered to each home included an introductory letter and a pre-paid return envelope.

The survey was also made available via a SurveyMonkey link shared on local social media and websites. The online survey went live on 2<sup>nd</sup> August and ran for six weeks until 12<sup>th</sup> September

Additional paper copies of the survey were available, by request, to people who have left the area but want to return for family or work reasons. It was also possible for one household to fill in the survey for more than one future housing need – for example two grown up children both needing a first home in the next five years. There were no requests to ACT for additional paper forms.

The survey questions divide into two parts:

- **Part 1** is for completion by each household (regardless of housing need) to give a snapshot of the current community and housing situation. This section asks about who lives in the home (age and gender) and whether the home is owned or rented. It also asks whether the household is generally supportive of development, with an option for people to say what sort of homes they think are most needed and where any such development could happen.
- **Part 2** is only for those who have identified that they need to move in the next five years, with a desire to stay in the parish. To help shape our understanding of affordable housing need in particular, there are questions about earnings, savings and any equity which would be available to support a move. There are also questions about who will make up the new household and what their connection is with the parish.

### Data used in this report – Primary and Secondary sources

139 surveys were returned by post, and 22 were input directly by respondents to SurveyMonkey. Postal returns were then manually uploaded, to allow for collation of results. This is the Primary data which informs the report.

The total number of responses received was 161 which is 35% of the number distributed. This is a *good return rate*, showing a high level engagement from the community. A 30% response rate would be usual for this sort of survey.

**Questions were not answered in full on all surveys. Where there are gaps in response data this has been stated. Responses with insufficient data in have been disregarded.**

The aim has been to represent meaningful information in each response, therefore, where percentages are quoted they are *a percentage of the number of answers for that question*, rather than the number of returned surveys in total. As a consequence, numbers (totals) are not consistent throughout.

In setting the context, we have used the most up-to-date and relevant information. This Secondary data is sourced from the 2021 census, the Rural Affordable Housing Needs Model data from Arc4 and from the Office for National Statistics/NOMIS.

Local background information has also been gathered to create a picture of the current housing market. This has included reference to Rightmove, to gauge recent and current market options.

## Greystoke Parish Information

### Location

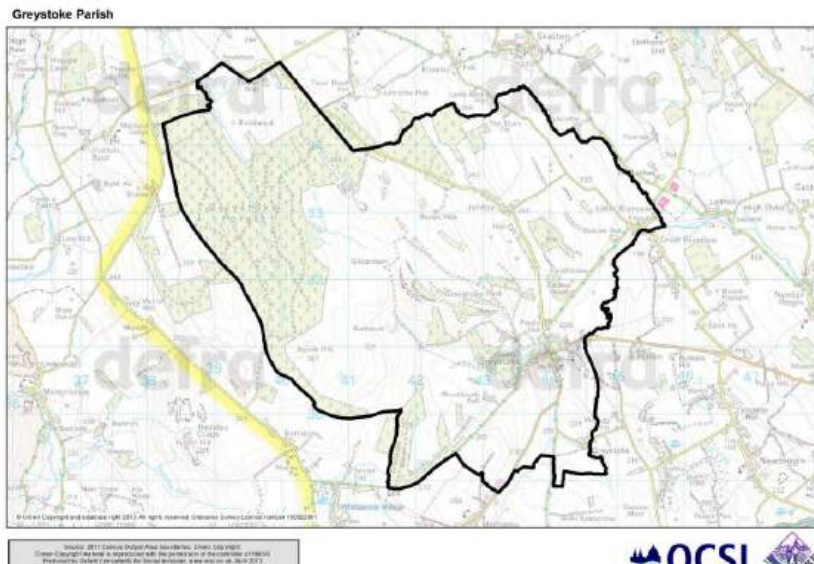
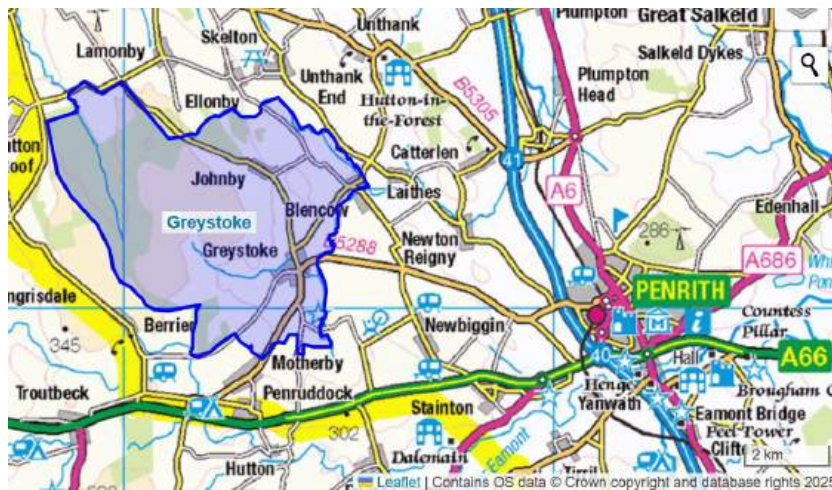
Greystoke Parish is a small parish in the former Eden District area of Westmorland and Furness Unitary Authority. It is on the edge of the Lake District National Park, about 5 miles west of Penrith. Westmorland and Furness is the Planning Authority for the Parish. Beyond the village, the Parish includes the hamlets of Johnby and Little Blencow.

Greystoke Castle, dating back to the 12<sup>th</sup> Century, is a prominent local landmark and business.

The village supports a shop and post office, the Boot and Shoe pub, the well-attended Greystoke Primary School (rated 'Good' by Ofsted in 2023) and St Andrews Church, with a thriving congregation and a community-wide Friends group.

Greystoke is an active and engaged community. Alongside Greystoke Community Housing group there are a number of other successful community initiatives in the parish including a community swimming pool, a community transport scheme and a well used village hall.

### Map of Greystoke Parish



## Population

The population of the Parish is approximately 706 (2021 census data). Around 12% are under 16 years old, 47% are aged 16-64 years, and 35% are over 65 years old. Table 3 below summarises how the age profile of the population has changed since 2011.

Greystoke is typical of Westmorland and Furness (the former Eden District in particular) with an older than average population. 35% of the local population are 65+ compared to the England and Wales average of 19%. The number of children in the parish decreased between 2011 and 2021.

124 residents consider themselves disabled (2021 census).

**Table 3. Percentage of Greystoke population belonging to each age group (2021 census) and change since 2011 Census.**

Age	Greystoke Parish: % of population (number) and change 2011 - 2021			Eng and Wales avge %
	2011	2021	change	ONS 2024
Under 16 years	14% (92)	12% (82)	-2% (-10)	18%
16-64 years	61% (401)	47% (395)	-14% (-6)	63%
65+ years	25% (161)	35% (229)	+10% (+68)	19%

## Housing types, tenures and usage in Greystoke

Greystoke has a total of 405 dwellings, according to the 2021 census. This is an increase of 36 homes since the 2011 census.

Of the 405 dwellings, 62 (15.3%) are not in permanent occupation. Thus, the parish has a residential population (706 people) living in approximately 343 households.

*NB since the 2021 census there has been a substantial new development at Fawn Meadows adding 39 properties to the parish stock.*

According to the census 2021 data for the Greystoke and Ullswater Ward, 91% dwellings are bungalows or houses, while 9% are flats, apartments, caravans, or other mobile structures.

Of the homes in Greystoke Parish, 20.8% have 4+ bedrooms, 47.6% have 3 bedrooms, 29.8% have 2 bedrooms, and 1.8% have 1 bedroom.

92% of properties in Greystoke are considered 'under-occupied'. For the purposes of the census, *'a household is defined as under-occupied if it has 2 more bedrooms than it needs to avoid sharing, based on the age, sex and relationship of household members'*.

Of the 343 households in the Parish, 252 own their property outright or have a mortgage, 64 are renting from a private provider, and 27 are renting from a private Landlord.

This information is from the 2021 census.

## House prices in Greystoke in 2025

Currently (October 2025) on Rightmove there are 3 properties listed for sale in Greystoke and none for rent.

House size (beds)	Type	Price
2 bed	flat	£170,000
2 bed	terraced house	£230,000
3 bed	semi-detached house	£250,000

### House Prices in Greystoke

House prices in Greystoke have an overall average of £264,000 over the last year.



The majority of properties sold in Greystoke during the last year were terraced properties, selling for an average price of £201,667. Detached properties sold for an average of £425,000, with semi-detached properties fetching £290,000.

Overall, the historical sold prices in Greystoke over the last year were 18% up on the previous year and 39% down on the 2022 peak of £435,806.

Source Rightmove October 2025.

### Homes for social rent in Greystoke

In 2021, there were 27 households in Greystoke living in social rented housing. This represents 7.9% of the population and is lower than average provision for Westmorland and Furness and the national average.

	Percentage provision of social housing (census 2021)
Nationally	13%
Westmorland and Furness	10%
Greystoke	7%

## Affordability

In 2024, the median (average) home in England, at £290,000, cost 7.7 times the median earnings of a full-time employee (£37,600); [Housing affordability in England and Wales - Office for National Statistics](#)

Whilst this is useful to understand (showing that market prices are broadly out of step with what someone on an average wage can finance) the rural reality can be further distorted by a generally low-wage economy and house prices driven up by second home ownership and holiday let properties. More sparse populations see lower turnover of a range of properties, and may have a less diverse housing offer to begin with. This means that the chances of having specific housing needs met in a rural community may be lower.

Looking at median (middle) house prices and earnings provides useful context, but we need to look more closely at how the needs of the lower earning households are being met.

Assessing affordability involves **comparing the cost of a house against the ability to pay** by determining the ratio of **lower quartile house prices to lower quartile earnings**. This indicates whether people on the lowest earnings can afford to access the cheaper housing in their area.

	Lower Quartile income £	Lower Quartile house £	Affordability ratio
National	£29,887	£192,500	7.7:1
Westmorland and Furness	£28,612	£155,000	5.4:1
Greystoke	£29,887	£192,500	6.4:1

The lower quartile **house prices** are determined by ranking all property prices within the area and taking the lowest 25%. In Greystoke this is £192,500 (on average between 2020- 2024). In Westmorland and Furness it is £155,000 (2024).

The lower quartile **incomes** are determined by ranking all incomes in the area and taking the lowest 25%. In Greystoke this is £29,887 (on average between 2020-2024).

This makes the earnings to house price ratio in Greystoke 6.4:1. (The house price is 6.4 times the earnings figure.) In Westmorland and Furness lower quartile income is £28,612 (2024) making the house price to earnings ratio 5.4:1.

Housing in Greystoke is broadly more affordable on local wages than elsewhere in England and Wales, but it is less affordable than the Westmorland and Furness average.

*Whilst **this is a basic measure of affordability** as it does not take account of mortgage debt, it is a useful measure for the purposes of benchmarking affordability.*

Another way of looking at this is to consider the earnings required by a household to afford a mortgage. Assuming a 10% deposit and 3.5x mortgage borrowing, to service a lower quartile house purchase in Greystoke (£192,500) requires an income of £49,500.

According to the Arc4 Rural Affordable Housing Needs Model data, between 60-70% of households in Greystoke cannot afford this. (See [ASHE data](#) - Annual Survey of Hours and Earnings.)

## Analysis of survey responses

The findings of the survey give an indication of housing needs in the next five years, for those who completed it. This snapshot is a useful piece of evidence, contributing to a local and strategic picture of what might be needed in the parish in future. It is not, in itself, a mandate for housing development.

### Support for housing development:

- 82% of those who answered the question said they would be supportive of a small development of affordable homes for local people (fewer than 20 homes) to meet an identified need while 73% remained supportive of the idea when a market element was introduced for cross subsidy. Open Market development was supported by 36%.

Along with the comments that people made in their responses, this suggests that Greystoke is not an anti-development community. Many people who live here see housing development not just as inevitable but as necessary to sustain the vibrancy of the community and the viability of its services. The lower level of support for Open Market housing supports the expressed concern that people on local wages cannot afford to live here and that housing costs are inflated because of a national market demand.

### Stated need for alternative accommodation:

- 42 households indicated they had a need for alternative accommodation in the next five years, or beyond.
- Of the 42 households who indicated a need in Part 1 of the form, 33 wanted to stay in the Parish. 30 went on to complete some of Part 2 about their housing need.
- Of the 29 who answered the question, 12 wanted to buy on the open market, 9 with a discount market sale, 3 shared ownership, 2 rent from a social landlord and 3 self and custom build.
- This analysis focuses on the response of the **26 households** who gave us sufficient information to assess their stated need. Where people have not answered a question, in whole or part, this has been stated and percentages/totals are adjusted accordingly.
- Responses state a need for 9 homes for people setting up their first independent home and 7 for those wishing to downsize, in the Parish. Another 8 households need something larger, cheaper, more secure, closer to dependents or more adaptable than what they currently have. 1 person is at risk of becoming homeless, and 1 did not give a main reason for needing to move.
- 1 additional response indicated a need for Sheltered Accommodation. Preferred tenure was not stated.

## Affordable housing need

Where information has been given about income, savings and equity we are able to assess eligibility for affordable housing, and also the likelihood that a forming household will be able to afford a market house.

14 households are on low wages (less than £45,000 joint income) with savings or equity stated below £25,000. These households meet affordability criteria for Cumbria Choice Based Lettings (CBL) band A and B. Band C is for those who are deemed to have 'sufficient financial resources'. (See CBL policy in appendix C.) These 14 households are identified as being in affordable housing need (i.e. their needs are not being met by the private market).

The housing they require ranges from 4 bed houses to 1 bed bungalows and is summarised in this table:

Type of dwelling	Affordable rent	Affordable shared ownership	Discounted sale
1 & 2 bed bungalow			3
3 bed bungalow	1		
1 bed (any)		2	
2 bed house	1	1	5
3 bed house			
4 bed house			1
<b>TOTAL 14</b>	<b>2</b>	<b>3</b>	<b>9</b>

The survey identified a strong need for 2 bed homes in a discount market scheme. The demand for 1 and 2 bed homes across the range of affordable products broadly matches those who identify as needing their first independent home. We also see less well-off retirees wishing to move to smaller property.

## Open Market housing need

6 respondents said the new household would have earnings and/or savings and equity which mean that moving on the open market should be possible for them.

5 respondents on average wages, with some savings or equity, *do not meet current affordability criteria, but will struggle to access housing in the open market.*

The open market housing need described in survey responses is summarised in this table:

Type of dwelling	Private rent	Buy on open market	Self/custom build
1 bed (any)			
2 bed house		1	1
3 bed house		3	1
4 bed house		1	
1 & 2 bed bungalow		2	
3 bed bungalow		2	
<b>TOTAL (11)</b>		<b>9</b>	<b>2</b>

Analysis has been carried out to assess the affordability of both open market and affordable housing, based on the information provided by respondents. This includes reference to their preference, and the financial information they have provided.

As outlined above, 30 respondents indicated a housing need, completed all or part of Part 2 of the survey, and expressed a desire to remain in the parish. However, 4 of these respondents did not provide sufficient information for a full assessment of their circumstances. As a result, we were able to evaluate the housing needs of 26 respondents and provide recommendations accordingly.

Some respondents expressed a desire to purchase a share of a property; however, this may still be financially unfeasible given their current circumstances.

Notably, 81% of respondents reported having no equity in their current home, and 46% indicated they had no savings, both of which significantly affect their ability to purchase part or all of a property.

The tables below show each respondent's preferred tenure type, alongside recommendations based on a range of factors including income levels and savings.

<b>Preferred tenure of those stating they have a need (26)</b>	
Open Market	9
Discount Market Sale	9
Self build	2
Housing Association including Shared Ownership	5
Sheltered/retirement home (tenure not stated)	1

<b>Recommended tenure (26)</b>	
Open Market	6
Discount Market Sale	10
Self build	2
Housing Association including Shared Ownership	7
Sheltered/retirement home (tenure not stated)	1

Of the 9 who expressed a wish to buy on the open market, our assessment is that 6 of them will be able to, when earnings, savings and equity are taken into account. The other 3 are most likely to have their needs met through Discount Market Sale (for first time buyers in particular).

Of the 9 who expressed a wish to buy a Discount Market Sale home, our assessment is that 6 will be eligible. The other 3 are more likely to have their needs met through shared ownership or renting from a housing association.

Of the 5 who are interested in shared ownership or renting from a housing association 4 are clearly eligible, while 1 household has a level of savings that make eligibility unlikely. This household may find it easier to consider a Discount Market Sale route.

The 2 households interested in self and custom build are likely to operate in the open market to meet their needs. We would recommend that they make themselves known to [Westmorland and Furness self-build register](#), which the Local Authority must 'have regard to' in the exercise of the planning duties.

Two respondents said they needed an adapted home, on the open market. We would recommend that if any open market 2-3 bed bungalows come forward for development in future, they should prioritise adaptability for lifetime use. (NB Current [Westmorland and Furness Housing Strategy](#) commits to, 'an adequate supply of new homes ... compliant with optional [Building Regulations M4\(2\)](#) – Accessible and adaptable dwellings and [M4\(3\)](#) Wheelchair user dwellings'.

## Housing Needs Survey Results

This part of the report includes comment on the survey responses, question by question, showing Part 1 (every household) and Part 2 (those in housing need). Each question is referenced by number, with a brief digest of responses, showing the number of responses made, expanding to percentages where appropriate. In some areas the analysis reflects contextual or comparative information.

All of the responses are shown in graph and simple chart form in Appendix A, should you find a visual representation helpful.

### Part 1 – You and your household

1. Only 1 person, of the 152 who answered this question, said Greystoke was their second home. According to 2021 Census data 62 of the 405 dwellings in the parish are not in permanent occupation.

Detailed responses to this survey from second home and holiday let properties were not facilitated (as they are not in housing need) so we would expect a low number of returns answering only this first question.

2. Almost 74% of respondents describe their home type as a house; almost all others (24%) are described as a bungalow.
3. More than half of the people responding to this question (52%) live in a detached house. This is significantly higher than the national average (23% Census 2021) and the average for Cumbria (26% Census 2021).
4. Homes in Greystoke are typically larger than average with properties of more than 3 beds making up 84% of responses. 16% show 1 or 2 bed homes, substantially lower than elsewhere in Cumbria (34%) and the rest of the country (38%).
5. 63% of respondents own their home outright. This is almost twice the national average (32.8%). 2021 census data indicates that 74% of homes in Greystoke are owner occupied (including shared ownership).

Responses about renting are lower for both social (5.7%) and private sectors (5.1%) than the national average (17.1% and 23.3% respectively). Census data shows Greystoke with 7.9% social rent and 18.6% private rent, suggesting that those in private rent have not engaged with this survey as well as other sectors.

6. 143 responses came from households made up of 1 family. 6 were 2 family households. 1 claimed to be a 4 family household.
7. The 161 responses to the question about how long you have lived in the parish ranged from less than a year to almost 90 years. There were no obvious surges in population growth indicated by responses. Many people have lived in the parish 'all their life' and there is a very good spread of new arrivals (less than five years) and people who have lived here for decades.

8. The total number of people within the households responding to the survey was 342. For the purposes of the question relating to age and gender of current household members 342=100%.

There were 17 children (5%) aged 0-9 and 36 (10.5%) 10-19 years old. 24 (7%) were between 20-29 years and 19 people (5.5%) were between 30-39 years old. 35 (10%) were aged 40-49yrs old and 39 people (11%) were between 50-59 years old.

The largest group is 60-69 years old at 81 people or 24%  
The next largest group, 60 people, are 70-79 17.5% and 31 people (9%) are over 80.

The response population (333 total responses to this query) is made up of 172 (51%) females and 159 (48%) males. 2 (<1%) people did not declare their gender.

9. 13 people reported that there was someone in their family who had moved from Greystoke Parish in the last five years to find suitable, affordable accommodation.
10. 31 households contain at least one person who wants to move to a new home in the next five years, with a further 11 anticipating a move in more than five years. This makes a total of 42 people identified as wanting to move in the foreseeable future.
11. 44 people went on to answer the question about where they would prefer to move to. 33 would like to remain in Greystoke Parish, 6 want to stay in Westmorland and Furness and 5 want to move elsewhere.
12. 118 people say they are supportive of a small development of affordable homes, to meet an identified need. This is a substantial 82.5% of respondents. 25 people (17% of responses) do not support this sort of development.
13. 105 people (72.4%) would support a mixed development of affordable and market housing.
14. A much lower 36% are supportive of open market housing development. 64% do not support this sort of development.
15. Almost 80% of respondents (112 people) support the principle of not-for-profit community led housing. 29 people do not.
16. 22 people (15%) are interested in being personally involved in a community led housing scheme.
17. A full list of the 43 comments made is included in Appendix A. Where people simply said they could not suggest a site this has been excluded.

There is no clear consensus but a range of general areas and specific sites are included on most of the main roads in/out of Greystoke Village. Motherby Road, Johnby Road, Church Road, Berrier Road, Icold Road and Blencow all get a mention, along with suggestions that Carlisle and Penrith would be the best places to focus new development.

Some people have taken the opportunity to stress proximity to existing infrastructure, or the challenges that new housing could add. For example, there are comments about traffic, buses, flooding and safe pedestrian access.

18. A wide spread of responses to the question of what type of housing would be of benefit to the parish perhaps suggests that there is a lack of diversity in the existing housing stock. People could choose more than one housing type.

- Housing for young people (22%) and families (20%) are seen as most needed, with homes specifically for affordable or social rent (14%) and those built for older retired people (13%) also seen as beneficial to the community.
- Significant minority demand for discount market housing, self-build plots and private rental accommodation is also evident.

19. 19 people left their contact details for the Community Housing Group to follow up with.

20. The full list of additional comments is included. Themes and topics that emerge from the 36 comments include:

- A need for affordable homes for young peoples and families – recent development is seen as expensive and not meeting this need.
- Homes which are adaptable to meet future needs of occupants (eg reduced mobility).
- The risk of making existing flooding problems worse through further development.
- Lack of confidence that affordable or local housing status will be protected over time.
- Small village infrastructure cannot cope with more homes.

## Part 2 Your Housing Need

30 people identify themselves as being in housing need and completed some of Part 2 of the survey to describe their housing need in more detail. In some cases insufficient information has been given draw conclusions about a particular need.

21. Of the 30 people who responded to the question, no-one is in need of housing immediately.

18 people need to move between 2-5 years from now (60%) with 7 people expecting to need a new home in the next 2 years. The remaining 5 people say they need to move in more than 5 years time.

22. Most of the people who need a new home currently live with their parents (33%) or someone else (43%) who owns their current home. 20% of those in need rent from a private landlord. 1 person has a home that is tied to a job (3%).

23. 28 of 30 responses were from people who live in the parish now. 1 lives in an adjoining parish and 1 works in the parish or an adjoining parish.

24. Of the 29 respondents, 12 people want to buy on the open market and 9 want a discount market sale home. 3 are looking for a shared-ownership option and 2 want to rent from a housing association.

3 people expressed an interest in custom and self build options.

Where people gave us financial information we have assessed their ability to meet their needs within the housing market, and to indicate if they are eligible for affordable housing through Choice Based Letting.

25. Only 2 people who are in housing need are already on the local housing register or waiting list.

We would strongly recommend that people in need of affordable homes are encouraged to use the Choice Based Lettings service to express interest in existing affordable housing in the area.

26. More than half of the 30 respondents (16) want a 2 bed house. 4 want a 1 bed house. 10 of the 30 want 3 or 4 bedrooms.

27. 3 people say any sort of accommodation would meet their needs. 17 people say that a house would meet their needs, with 8 preferring a bungalow, 1 seeking a flat and 1 looking for a sheltered housing option for older people. 30 people answered the question.

28. 4 respondents gave details of housing needs which included specific consideration of a long term illness or disability:

- *'I haven't now, but in 15-20 years I'll struggle with stairs'*
- *'disability bathing'*
- *'Wheelchair user'*
- *'Ground floor, doors will swing for walk frames, wheelchairs in future'*

These comments are indicative of awareness that most existing housing stock is not accessible to people with reduced mobility (at any stage in life).

29. Setting up first home (12 people or 43%) and downsizing (7 people 25%) are the two main reasons identified for needing to move.

Responses also show people needing cheaper homes or homes with specific adaptations. 1 respondent is at risk of becoming homeless, and 1 requires a larger home and 1 needs to move closer to a carer or dependent. 28 people answered the question.

30. 26 new households described the age and gender of their occupants, accommodating a total of 47 people. They were a 50/50 male/female split.

31. Primarily (41%) respondents expect to create 1 person households with a further 34% describing themselves as 'older persons households'. These two groups account for 22 of the 29 people who answered this question.

3 said they were setting up a 'couple without children' home and 4 described 'parents/carers with children' need.

32. Only 1 person says they will be claiming Universal Credit (housing allowance) although 6 don't know if they will or not. Three quarters of the respondents (22) are not expecting to be claiming Universal Credit to contribute to their housing costs.

33. 27 people gave us an estimate of annual household income for the new home. 21 of these (78%) earn less than £45,000 per year which may make them eligible for affordable housing through Choice Based Letting.
34. 14 people told us about their savings. 7 had £25,000 or less (the amount taken into account for eligibility for Choice Based Lettings) 4 had between £30,000-£100,000 and 3 reported over £100,000 in savings
35. Only 5 responses indicated the amount of equity that could support the costs of a new home. Estimated equity ranged from £100,000 to £500,000. Taking into account additional information about household earnings, these moves can be accommodated in the open market.

## Recommendations

1. We strongly recommend a continuation of the excellent engagement work which has been done so far by Greystoke Community Housing Group. This will help ensure that any future development in the Parish is truly beneficial to residents and people with close connections to the area, contributing to a thriving and sustainable future for the community.

Next steps could include:

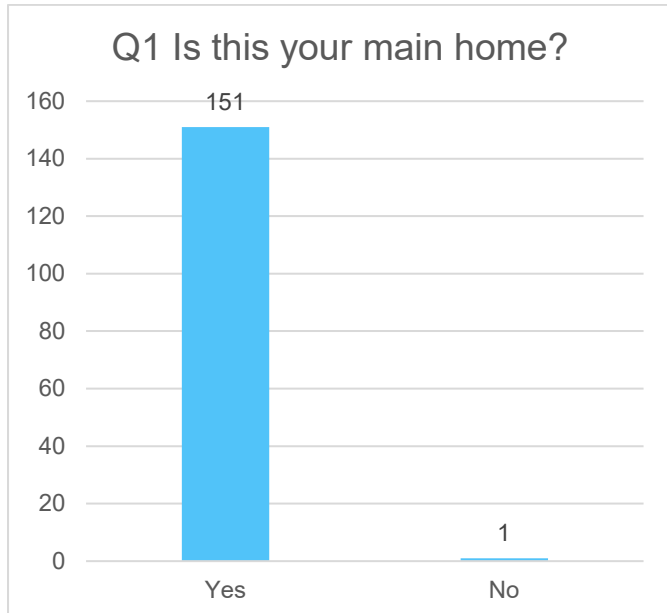
- Contacting all those who have expressed an interest in the Community Led Housing approach.
  - Holding a public meeting, with the Parish Council, to present and discuss the information in this report.
  - Working with community members and partners to agree an approach that meets the identified housing needs, respectful of the views expressed through this survey.
  - Exploring possible site options identified in survey responses.
2. We would strongly recommend that people in need of affordable homes are encouraged to use the [Choice Based Lettings](#) service to express interest in existing affordable housing in the area.
  3. The 2 households interested in self and custom build are likely to operate in the open market to meet their needs. We would recommend that they make themselves known to [Westmorland and Furness self-build register](#), which the Local Authority must 'have regard to' in the exercise of the planning duties.
  4. Westmorland and Furness Council also hold a [Discount Sale Register](#) for people living in the former Eden district. For residents interested in Discount Market Sale housing in the area, we would recommend joining this register.
  5. Two respondents said they needed an adapted home, on the open market. We would recommend that if any open market 2-3 bed bungalows come forward for development in future, they should prioritise adaptability for lifetime use. (NB Current [Westmorland and Furness Housing Strategy](#) commits to, '*an adequate supply of new homes ... compliant with optional [Building Regulations M4\(2\)](#) – Accessible and adaptable dwellings and M4(3) Wheelchair user dwellings*').
  6. Westmorland and Furness Council offer a [Disabled Facilities Grant](#) for those needing to make accessibility adaptations to their own home for reasons of disability. In the context of supporting people to stay in their community and, where appropriate, in their own home, sharing information about this grant fund would be a useful addition to the ongoing conversation about housing in the parish.

The information in this report can be used in liaison with planners and developers to make sure that the current and future needs of Greystoke residents are central to decisions about any proposed new development.

## Appendix A - Showing responses to each question of the survey in chart and graph form, where appropriate, with brief annotation.

### Part 1 You and Your Household

#### Q1 Is this your main home?



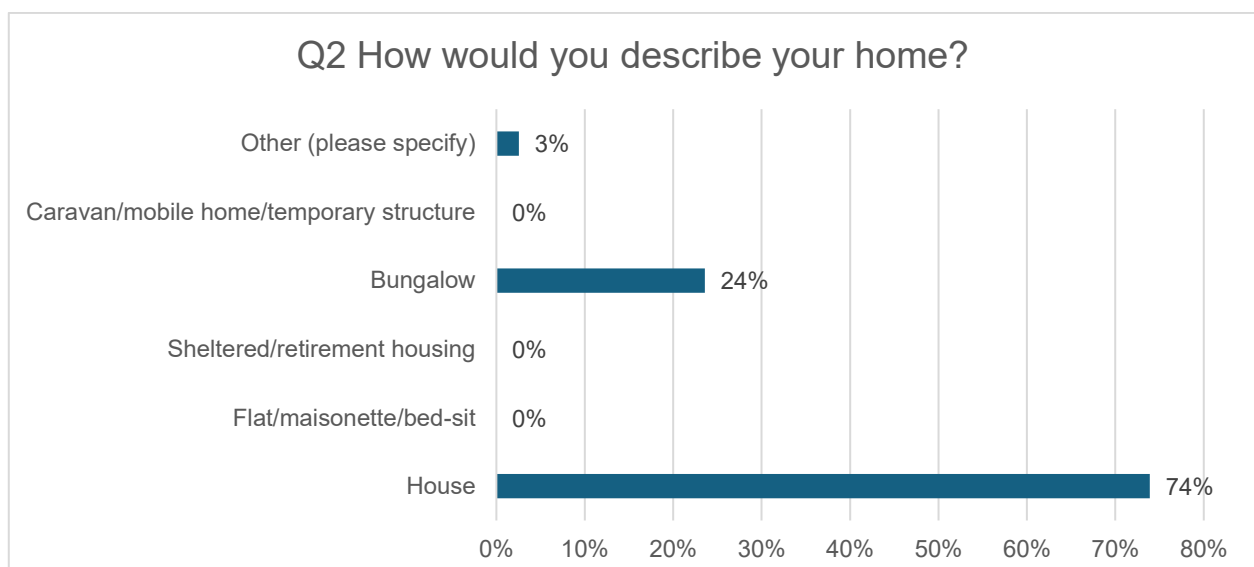
Only 1 person, of the 152 who answered this questions, said Greystoke was their second home.

Those who stated the home was their second home were not asked to answer any further questions in the survey.

One respondent made contact with ACT to express dismay at not being able to complete the form, as a non-primary resident. While we accept that those with second homes may contribute to and be interested in the development of the community, our primary concern in this survey was to hear from those in housing need which, by definition, excludes anyone with more than one home.

#### Q2 How would you describe your home?

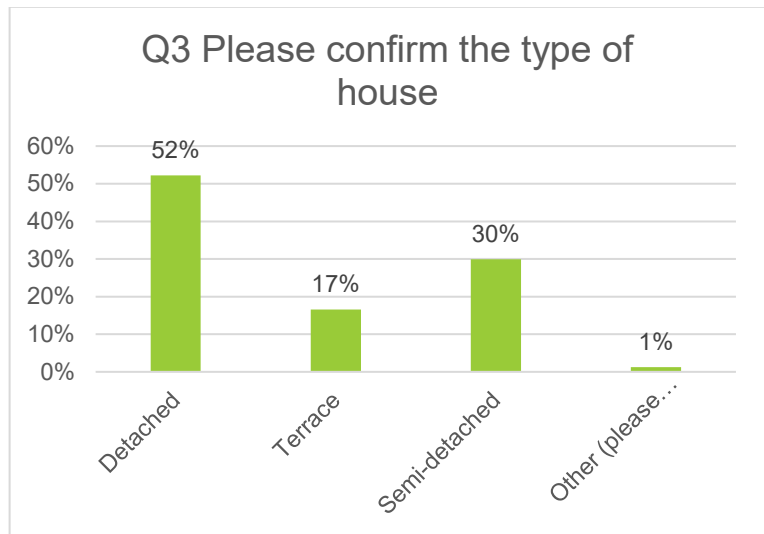
Almost 74% of respondents describe their home type as a house; almost all others (24%) are described as a bungalow.



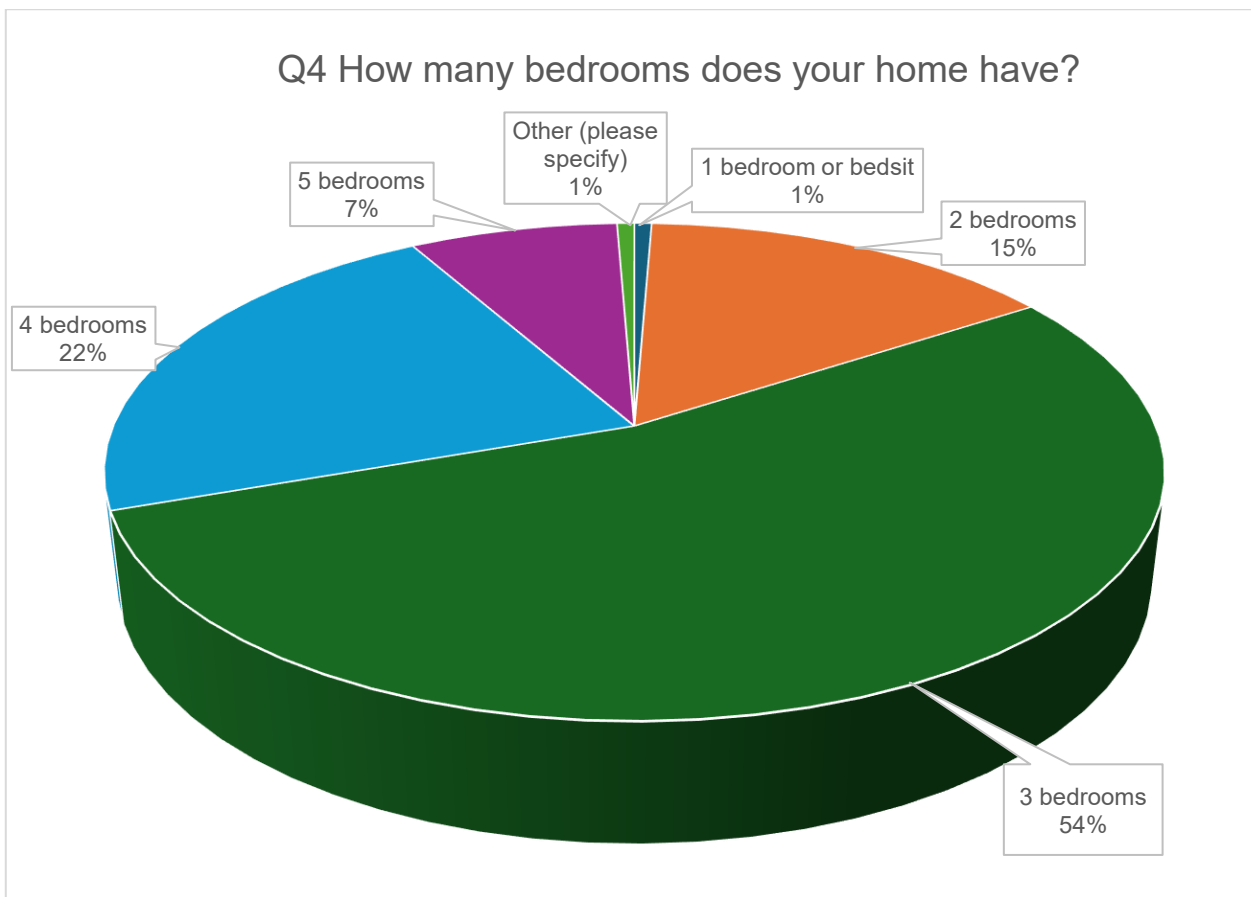
### Q3 Please confirm the type of house

More than half of the people responding to this question (52%) live in a detached house. This is significantly higher than the national average (23% Census 2021) and the average for Cumbria (26% Census 2021).

ANSWER CHOICES	Q3 Please confirm the type of house	
	Percentage/number of responses	
Detached	52%	82
Terrace	17%	26
Semi-detached	30%	47
Other (please specify)	1%	2
TOTAL		157



### Q4 How many bedrooms does your home have?

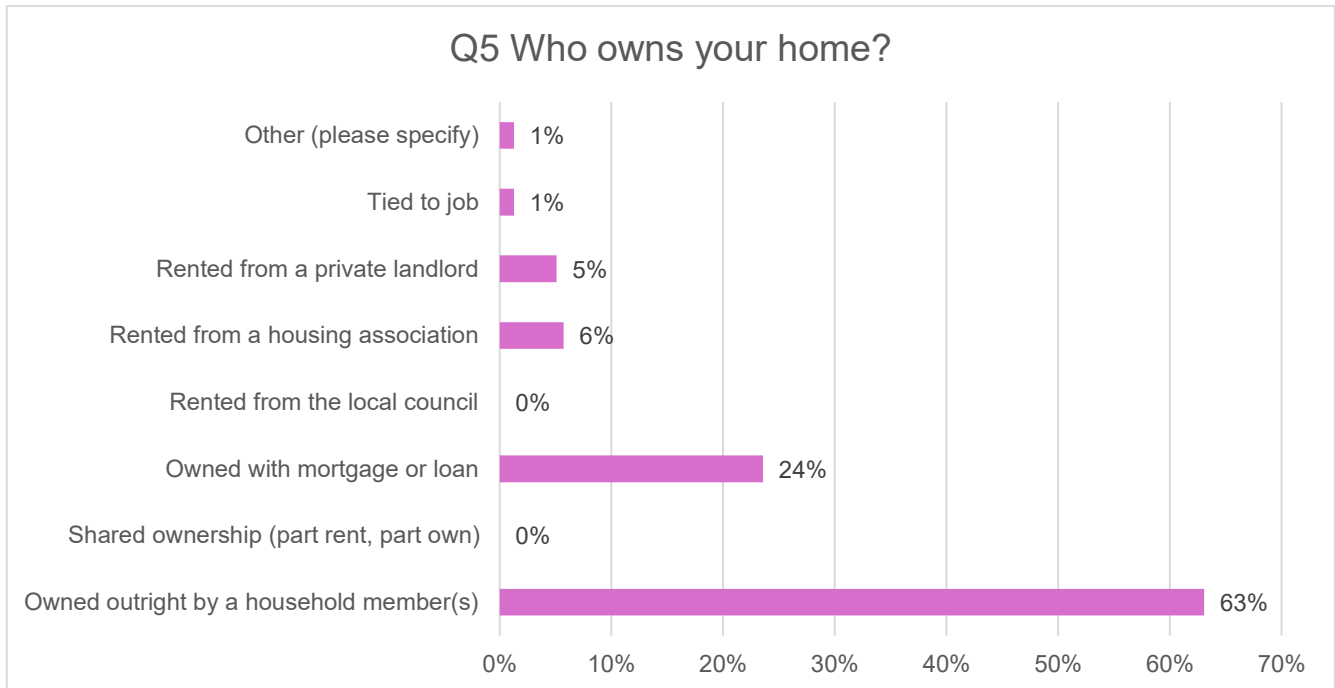


Homes in Greystoke are typically larger than average; properties with more than 3 beds making up 84% of responses.

## Q5 Who owns your home?

63% of respondents own their home outright.

Renting is lower for both social (5.7%) and private sectors (5.1%) than the national average (17.1% and 23.3% respectively).



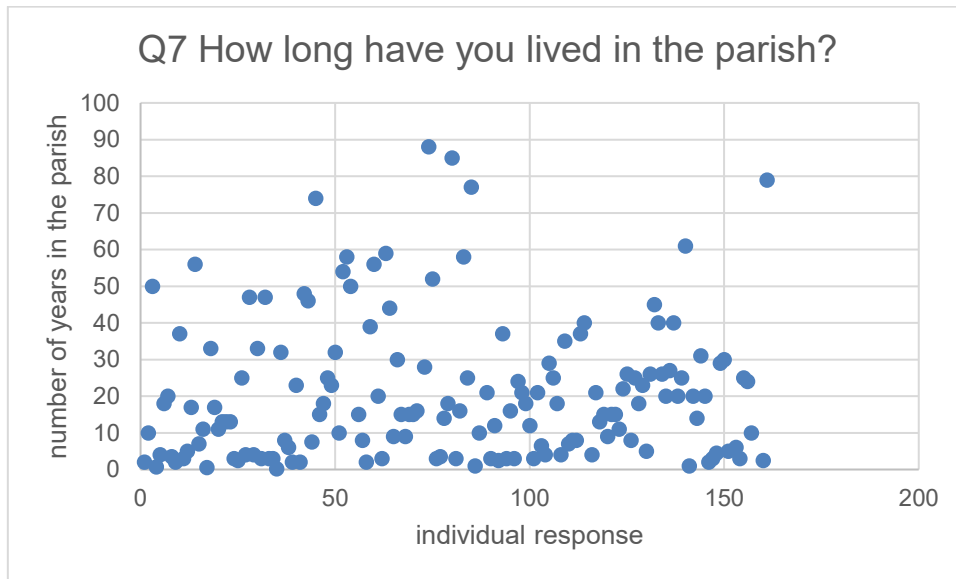
ANSWER CHOICES	Q5 Who owns your home?	
	Percentage/number of responses	
Owned outright by a household member(s)	63%	99
Shared ownership (part rent, part own)	0%	0
Owned with mortgage or loan	24%	37
Rented from the local council	0%	0
Rented from a housing association	6%	9
Rented from a private landlord	5%	8
Tied to job	1%	2
Other (please specify)	1%	2
TOTAL		157

## Q6 How many families are living in this dwelling?

143 responses came from households made up of 1 family. 6 were from two family households. 1 response said 4 families.

### Q7 How many years have you lived in this parish?

The 161 responses to this question ranged from less than a year to almost 90 years.



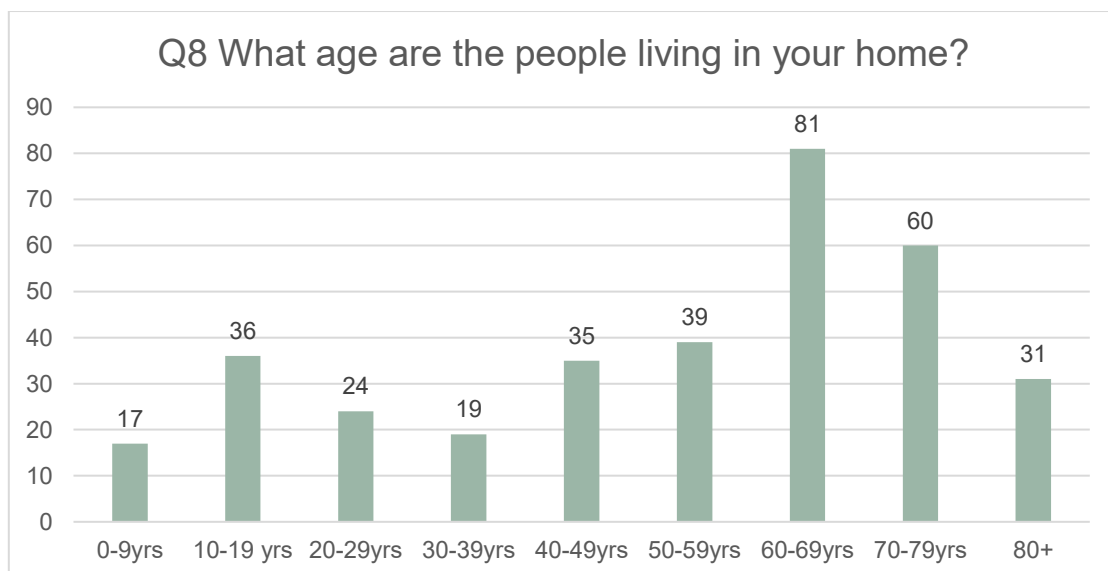
### Q8 Age and gender profile of those in current household

The total number of people within the households responding to the survey was 342. For the purposes of the question relating to age and gender of current household members 342=100%.

There were 17 children (5%) aged 0-9 and 36 (10.5%) 10-19 years old. 24 (7%) were between 20-29 years and 19 people (5.5%) were between 30-39 years old. 35 (10%) were aged 40-49yrs old and 39 people (11%) were between 50-59 years old.

The largest group is 60-69 years old at 81 people or 24%. The next largest group, 60 people, are 70-79 17.5% and 31 people (9%) are over 80.

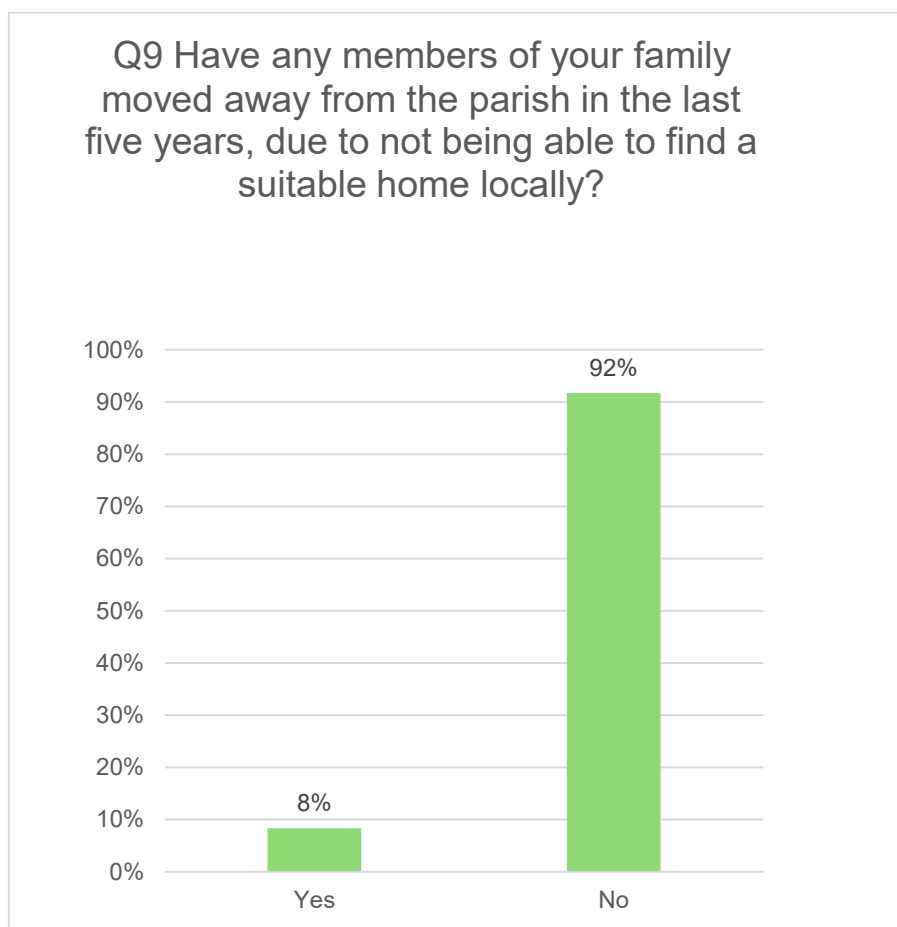
The response population (333 total responses to this query) is made up of 172 (51%) females and 159 (48%) males. 2 (<1%) people did not declare their gender.



**Q9 Have any members of your family moved away from the parish in the last 5 years, due to not being able to find a suitable home locally?**

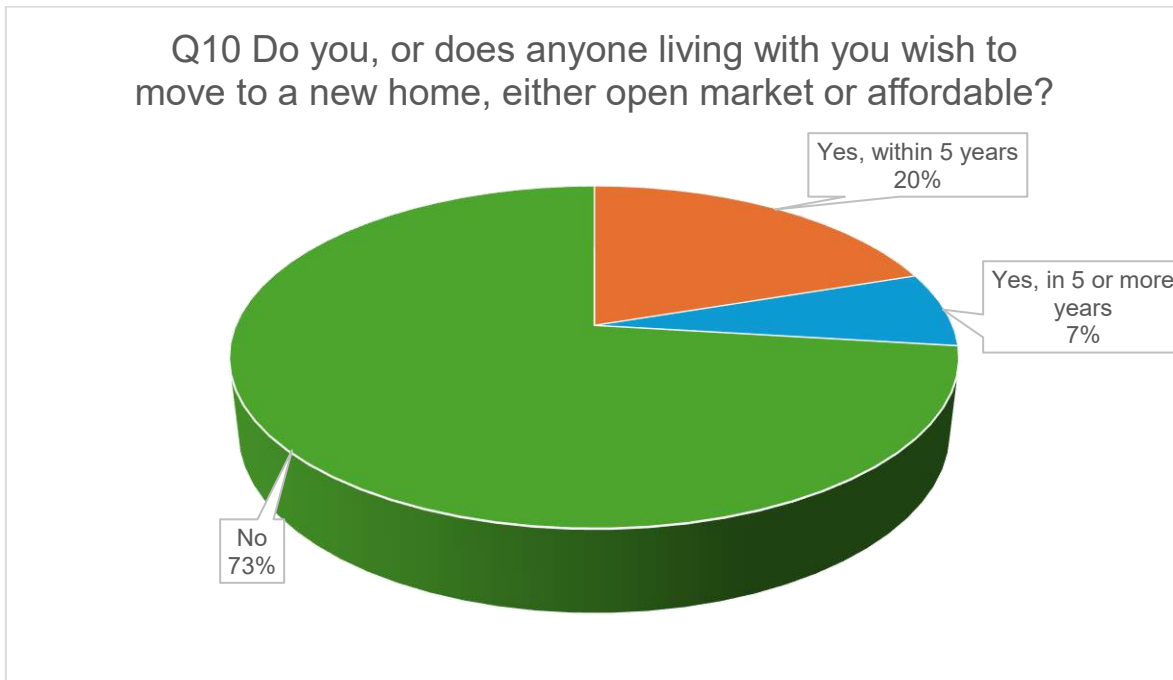
13 people reported that there was someone in their family who had moved from Greystoke Parish in the last five years to find suitable, affordable accommodation.

ANSWER CHOICES	Q9 Have any members of your family moved away from the parish in the last five years, due to not being able to find a suitable home locally?	
	Percentage/number of responses	
Yes	8%	13
No	92%	143
TOTAL		156



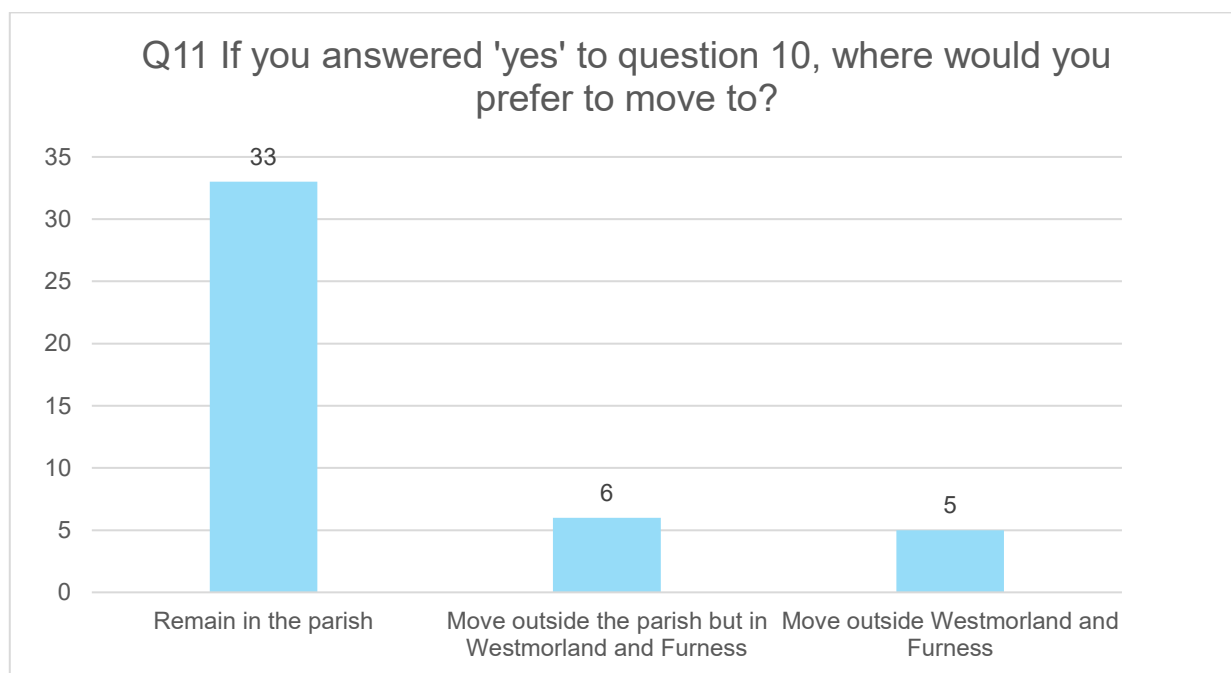
**Q10: Do you or does anyone living with you wish to move to a new home, either open market or affordable?**

31 households contain at least one person who wants to move to a new home in the next five years, with a further 11 anticipating a move in more than five years. This makes a total of 42 people identified as wanting to move in the foreseeable future.



ANSWER CHOICES	Do you, or does anyone living with you wish to move to a new home, either open market or affordable?	
	Percentage/number of responses	
Yes, within 5 years	20%	31
Yes, in 5 or more years	7%	11
No	73%	114
TOTAL		156

**Q11: If you answered ‘Yes’ to question 10, please specify where you would be looking to move to.**

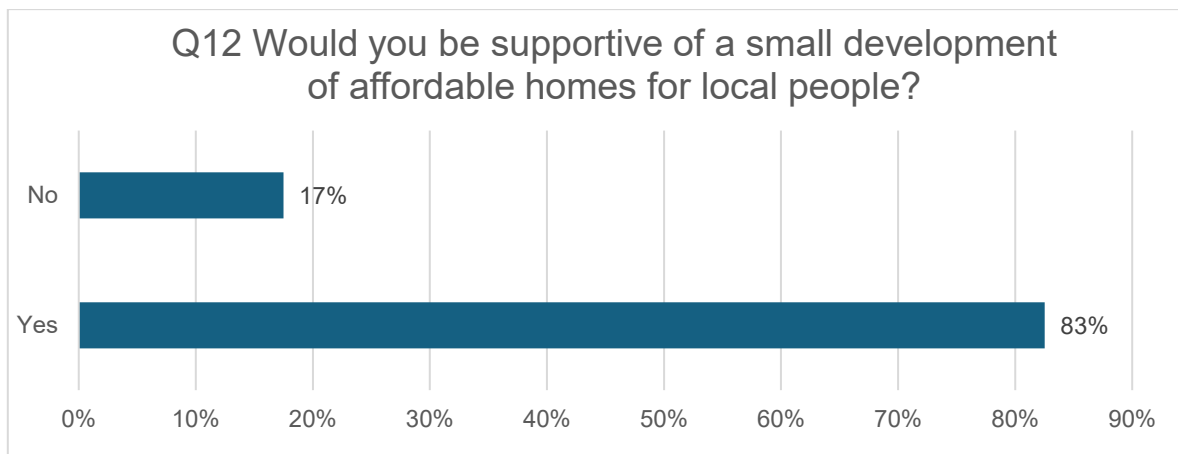


ANSWER CHOICES	Q11 If you answered 'yes' to question 10, where would you prefer to move to?	
	Percentage/number of responses	
Remain in the parish	75%	33
Move outside the parish but in Westmorland and Furness	14%	6
Move outside Westmorland and Furness	11%	5
TOTAL		44

44 people responded to this question. 33 would like to remain in Greystoke Parish, 6 want to stay in Westmorland and Furness and 5 want to move elsewhere.

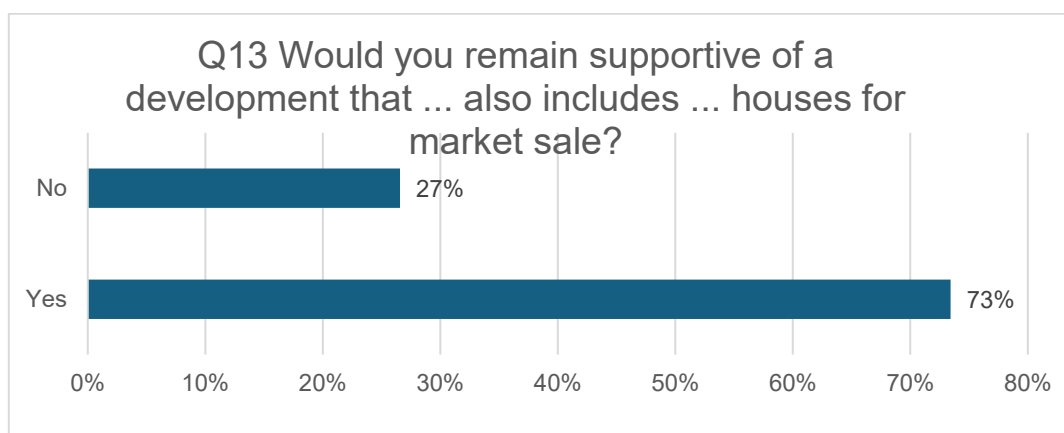
**Q12 Should a need be identified, would you be supportive of a small development (typically fewer than 20 homes) of affordable homes for local people?**

118 people say they are supportive of a small development of affordable homes, to meet an identified need. This is a substantial 82.5% of respondents. 25 people (17% of responses) do not support this sort of development.



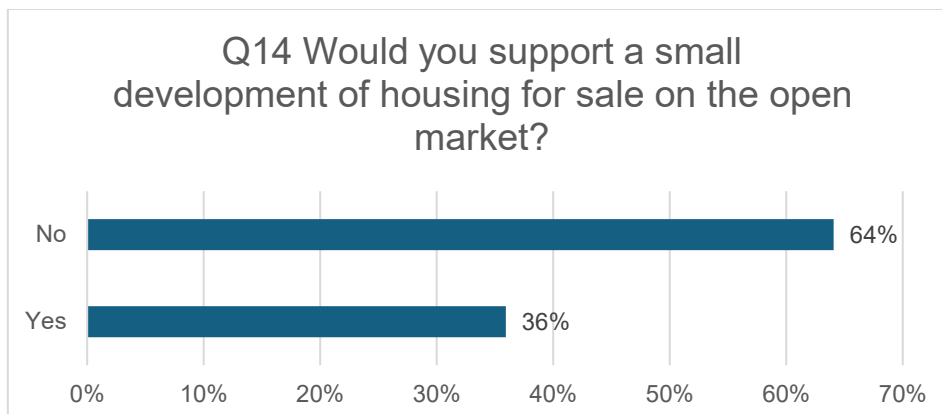
**Q13 Would you remain supportive of a development that is primarily affordable housing for local people, but also includes a small number of houses for market sale?**

105 people (72.4%) would support a mixed development of affordable and market housing.



**Q14 Would you support a small development of housing for sale on the open market?**

A much lower 36% are supportive of open market housing development.



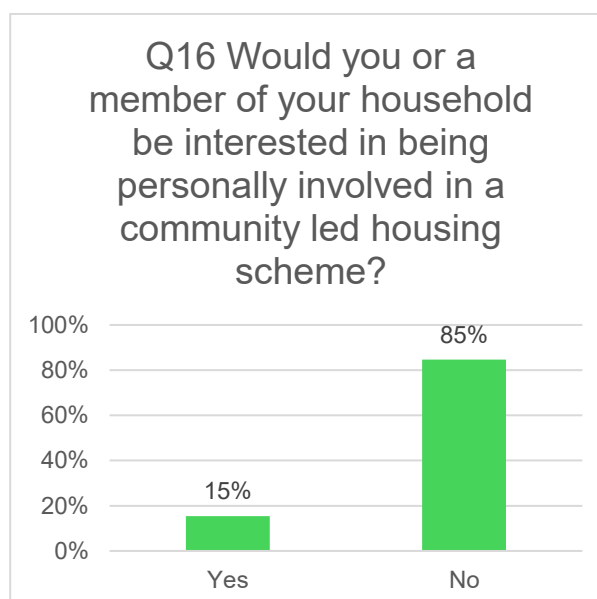
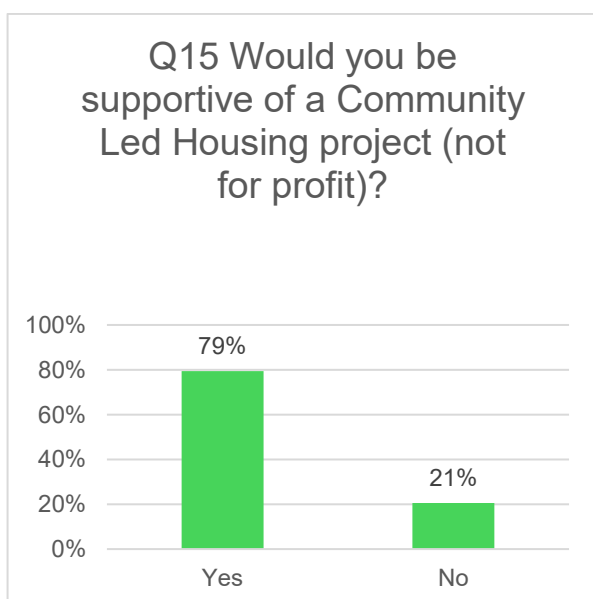
**Q15: Would you be supportive of a Community Led Housing project (not for profit)?**  
and

**Q16: Would you or a member of your household be interested in being personally involved in a community led housing scheme?**

Almost 80% of respondents (112 people) support the principle of not-for-profit community led housing. 29 people do not.

22 people (15%) are interested in being personally involved in a community led housing scheme.

ANSWER CHOICES	Q15: Would you be supportive of a Community Led Housing project (not for profit)?		Q16: Would you or a member of your household be interested in being personally involved in a community led housing scheme?	
Yes	79%	112	15%	22
No	21%	29	85%	121
TOTAL		141		143



### Q17 Can you suggest a site/location in the Parish where any such development could be built?

In the interests of transparency these comments have been taken as written in the survey responses. They do not reflect the views of the report writer or those who commissioned the report.

<b>Can you suggest a site/location in the Parish where any such development could be built?</b>
Penrith
I can't think of anywhere in the village. Potentially on the fields near Castle Gardens.
Pig sty area an right as you go towards Blencowe; road going towards Berrier (on left by Jefferson Garth)
Fields off Church Road?
no, but ideally accessible to bus stops
I don't believe there is any need for more houses, but if there was a site on the main roadside beside the Story Homes. As it would have good road access keeping extra traffic away from the village and its well used public areas etc school, shop, pub, swimming pool and play area as these are very well used and more traffic would be a DANGER
land on the left after last houses as you leave village on Motherby Road, land on right just before Jefferson Garth as you leave on road to Berrier, also land after last property on left as you leave the village
Field to the NW of Berrier Road - Area already identified by Henry Howard - Above the houses on the W side of Icold Road
Tissingtons Yard is the only place in Blencow suitable for such a development in my opinion.
Greystoke has a severe flooding problem in Howard Park, Church Road, and many other parts of the village. Any building would put these areas in great danger. Greystoke Parish Council, Eden District Council, and Environment are aware of these problems.
Expansion of Fawn Meadows - Explore the idea of the Howards offer - Up at the top of Berrier Road
On disused business/factory land
Johnby Road
Carlisle
The field behind High Meadow Garth that belongs to [REDACTED]
Johnby
Land near 'Haymeadowgarth' on Icold Road
Taking Penrith as an example, everywhere is game for development!! I'm hoping for better infrastructure BEFORE development. Traffic/dentist/doctor/school.
Not on a flood plain as the sewage is going to be a problem (Church Road)
On the edge of a village. No more infill
Somewhere on the fringe of Greystoke, maybe Icold Road perhaps?
Adjacent to Castle Garden Estate. I believe this field has been submitted to the W&F 'call for sites'
No there is plenty of house!
Towards Motherby
On the edges of the village ie where the Story Homes are. NOT the area in front of church/beside Church Rd
Blencow road
Not a specific site but footpath access should be a priority so that people can safely navigate the village on foot.
Johnby road behind Story Homes/Howard Park

Land owned by the Johnby Hall Estate-off the Blencow Road
Two submitted as part of the "call for sites" initiative of Westmorland and Furness council.
All of Greystoke is on a flood plain, it is not suitable for new development
Somewhere that isn't subject to flooding or potential flooding if built upon.
Behind Howard Park. Field on Berrier Road on the right before Jefferson Garth
No but it should be away from an area where the existing road network is already very busy, particularly during the busiest tourist days. It shouldn't add more pressure to high traffic areas.
Do not build near the back of Howard Park, there are already enough new houses at that side of the village. I do not like the proposed site at the back of Howard Park along the Blencow Road, it makes a huge development added on to the other new houses.
north of Fawn Meadows but not on the flood plain
Blencow
Greystoke Blencow
Berrier Road - between current village boundary and Greenthwaite Hall
Extension of Fawn Meadows Church Road
Spur from B5288 Motherby Road
Greystoke Gill

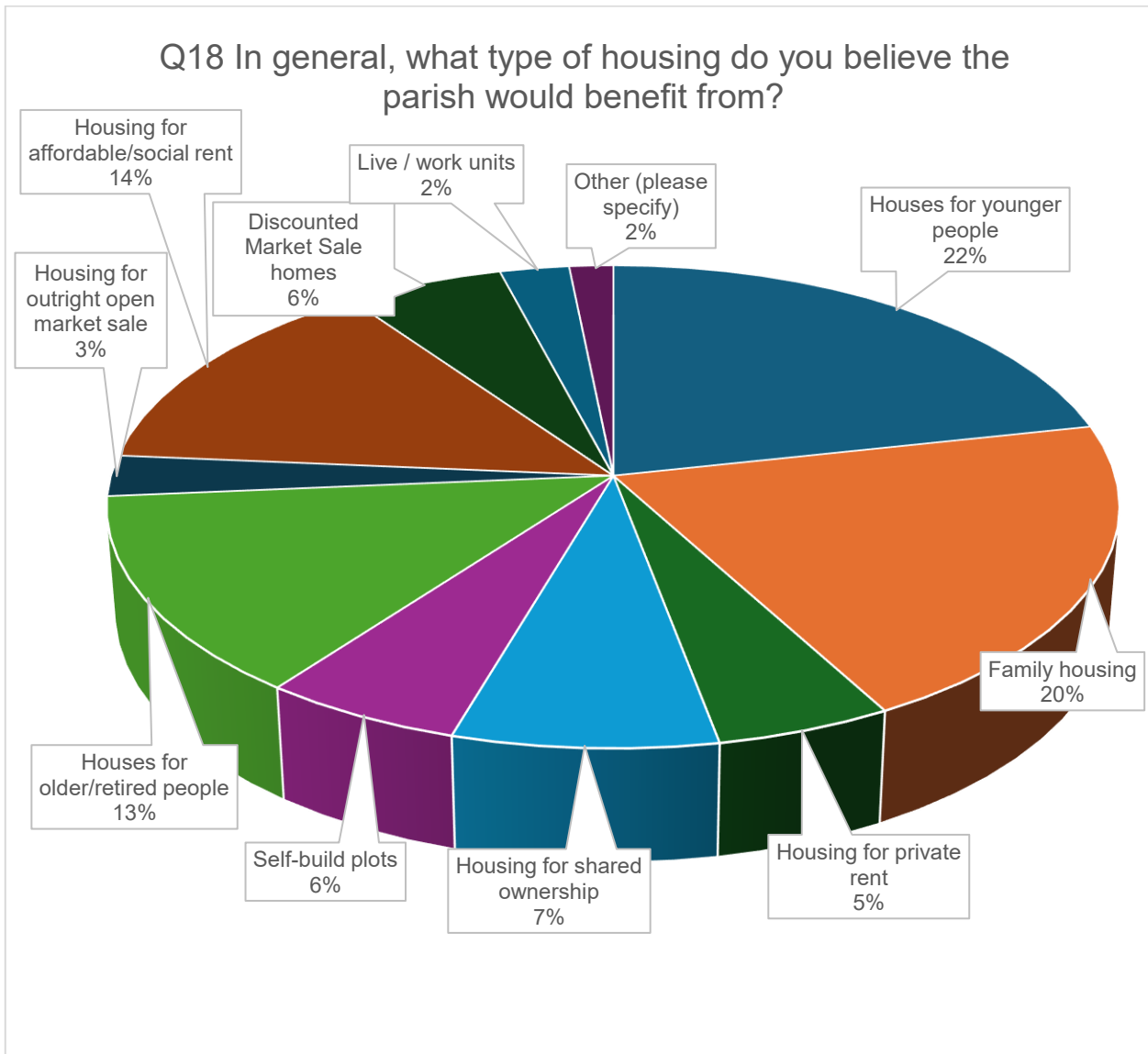
#### Q18 In general, what type of housing do you believe the parish would benefit from?

A wide spread of responses to the question of what type of housing would be of benefit to the parish perhaps suggests that there is a lack of diversity in the existing housing stock. People could choose more than one housing type.

Housing for young people (22%) and families (20%) are seen as most needed, with homes specifically for affordable or social rent (14%) and those built for older retired people (13%) also seen as beneficial to the community.

Significant minority demand for discount market housing, self-build plots and private rental accommodation is also evident.

ANSWER CHOICES	Q18 In general, what type of housing do you believe the parish would benefit from?	
	Percentage/number of responses	
Houses for younger people	73%	95
Family housing	69%	90
Housing for private rent	17%	22
Housing for shared ownership	25%	33
Self-build plots	19%	25
Houses for older/retired people	45%	59
Housing for outright open market sale	9%	12
Housing for affordable/social rent	47%	61
Discounted Market Sale homes	19%	25
Live / work units	8%	11
Other (please specify)	5%	7
TOTAL (NB multi response question)		440



**Q19 The survey asked people to leave their name and address if they were interested in being contacted by Greystoke Housing Group.**

19 people (households or individuals) included their contact details in the response.

**Q20 Any comments?**

**Any comments. (These will be recorded anonymously in the report)**

There are plenty of affordable housing in the area, building yet more homes in the village is not the answer. The last development has only driven house prices up. Prices are affordable, but the reason people want to live in the village is because it's a small community that has the resources of a small community. The only positive to come from the last development was the bus route, which only happened thanks to a monstrous effort from community members despite it being part of the planning agreement.

I feel that housing on the open market may promote holiday let/airbnb or second homes.

The utilities in Greystoke cannot support further homes. Also the school is running at capacity.

n/a

Any discounted housing must never be sold at a profit later! Social rents must be controlled so as not to create a problem with a cluster of undesirable individuals in a small village.

None. Greystoke is a small sleepy visit. We have only recently welcomed a semi-large new build site. We have a small school and limited resources. It does not make sense for further development.
Smaller properties/flats to be available for local people or people moving to the area to work. Have solar panels on roofs as standard. Smaller properties would also help those wanting to downsize.
Without effective public transport the housing cannot fulfil needs
Concern that any new development will end up with a reduced number of affordable houses. (As happened on the new estate of the Penrith side of the village.) That estate resulted in expensive houses that no locals or local workers could afford to buy!
Any developments on known or near known flood plains in the village (ie Howard Park, Church Road) would be detrimental to the village and the inhabitants of properties in those areas. Flooding is expected to get worse because of the effects of climate change in the future years, Greystoke has and will suffer from FLOODS
Younger people in the village would be a good thing
As long as the homes are for local people only. Not from Carlisle etc.
Local people are important, but sometimes the criteria is too strict. For example, we wouldn't count as local as my husband's family are from the other side of Penrith. The houses should just generally be affordable.
Young families would need 2 cars to get to work etc. as we only have a temporary bus service. Older people would be isolated.
Plenty of housing already
Character of village has already changed with newcomers in the Story houses. More unfriendly, more dog poo etc.
We believe the village is large enough. However would support housing for young families from the area. But there are no guarantees this would be controlled! No illegal immigrants!
Any development would require increased infrastructure - decent, reliable bus service, footpaths, play facilities etc.
Building our way to house over population is not the way. Reuse deserted town centres, send back illegal immigrants, respect locals opinions. Q. 12 Missed opportunity for affordable homes on Story Development. Q.13 ALL affordable surely Q.14 as per Q12 comment
I attended the last public meeting in the village hall and no-one from the Council came to give us their opinions on the problem.
Social housing is a must. Similar to just after the 2nd war. Incomers are buying every property which comes on the market. They then spend large sums of money on them and increase the value massively if they ever come back on the market. No local people stand a chance. This will completely change the character of the district within a generation. NO GOOD AT ALL
Husband has lived here all his life, me 56 years
3 key homes needed - AFFORDABLE 1) young people getting onto market 2) family homes 3) smaller homes for retired people. Quite a lot of retired people in Greystoke in family style houses due to lack of smaller suitable property to move to. Causes a big plug in the system.
There are several community facilities which would benefit from greater usage from new residents. Consider service charge on new properties to ensure existing/new infrastructure has longevity.
As long as they are ALL affordable housing
Greystoke has recently had a large estate of new houses built, most of which were purchased from people out of the village/area. This is enough for the foreseeable future.
Affordable housing could mean at a rent someone on the median local wage could afford. It could also mean houses for sale, for which such a person could afford a mortgage.

Recent developments in the village have produced a disproportionate number of larger more expensive homes.
Two bedroom houses for older/retired people.
There are lots of large houses and small houses in the parish, but not much in the middle (that's also affordable)
This village has been wonderful for a young family and I think families bring a lot to the village in terms of community. But it is also really difficult to afford higher mortgages when one of you is working less or not at all to support a young family.
Flooding is a serious concern for us. We do not want to jeopardise other residents homes.
We are looking to downsize which would free up a family house. But new builds in the wider area seem poorly insulated (they just meet building regs) and over-priced. So we currently stay where we are.
n/a
Affordable family homes so young locals can start families and remain within the parish
Relevant homes should be adapted for physical disabilities.
Our elder daughter and her partner had to move. <i>(Comment redacted for privacy.)</i> We also have land which could be utilised to build a small development on.

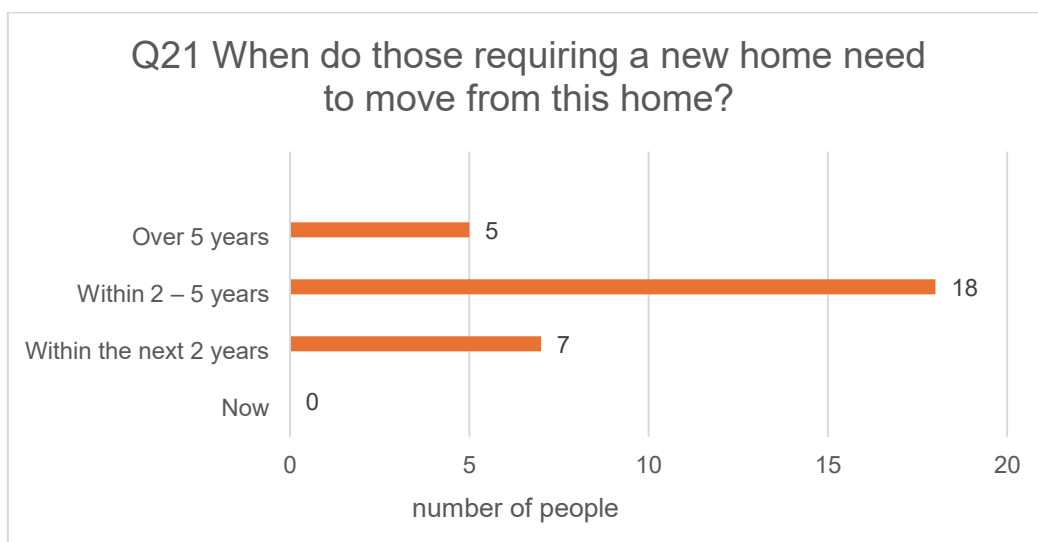
## Part 2 Your Housing Need

### Q21 When do those requiring a new home need to move from this home?

30 people identify themselves as being in housing need and completed part 2 of the form to describe their housing need in more detail. In some cases insufficient information has been given draw conclusions about a particular need.

Of the 30 people no-one is in need of housing immediately.

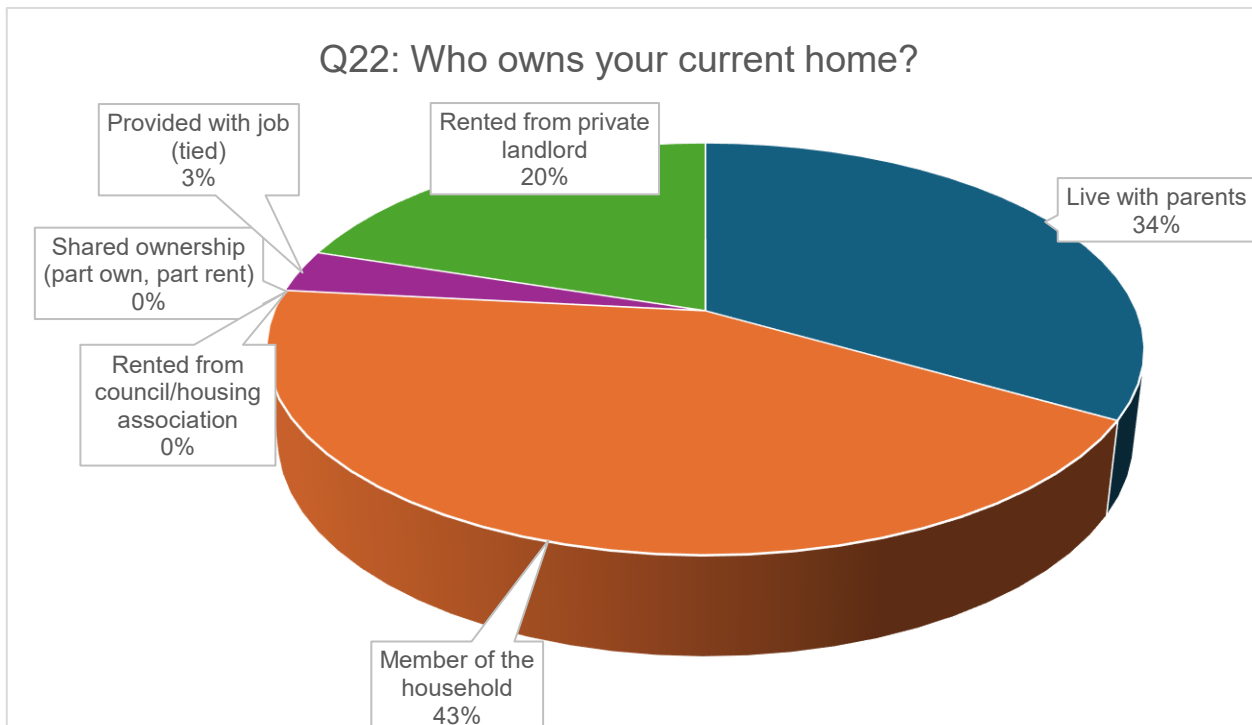
18 people need to move between 2-5 years from now (60%) with 7 people expecting to need a new home in the next 2 years. The remaining 5 people say they need to move in more than 5 years time.



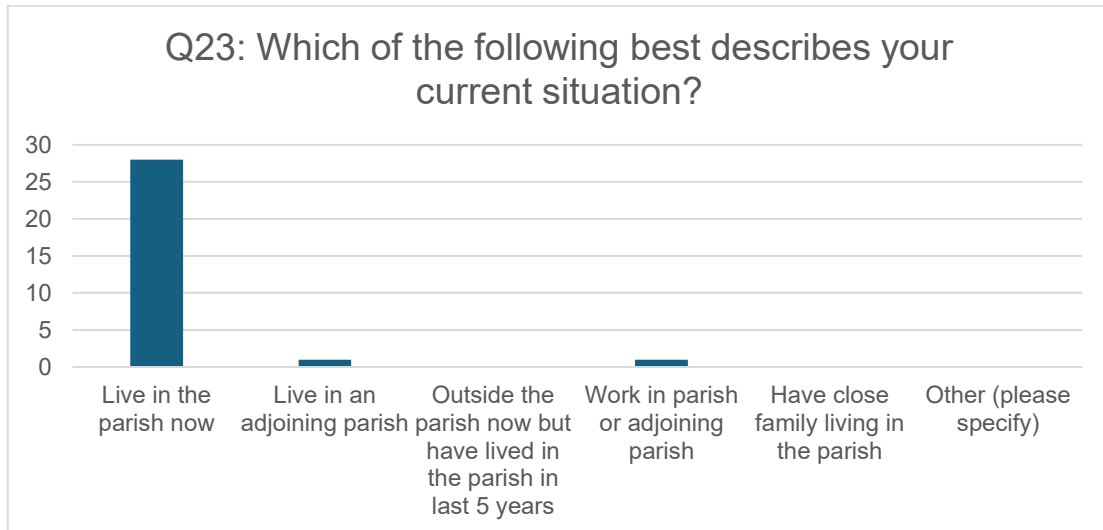
ANSWER CHOICES	Q21 When do those requiring a new home need to move from this home?	
	Percentage/number of responses	
Now	0%	0
Within the next 2 years	23%	7
Within 2 – 5 years	60%	18
Over 5 years	17%	5
Total		30

### Q22 Who owns your current home?

Most of the people who need a new home live with their parents (33%) or someone else (43%) who owns their current home. 20% of those in need rent from a private landlord. 1 person has a home that is tied to a job (3%).



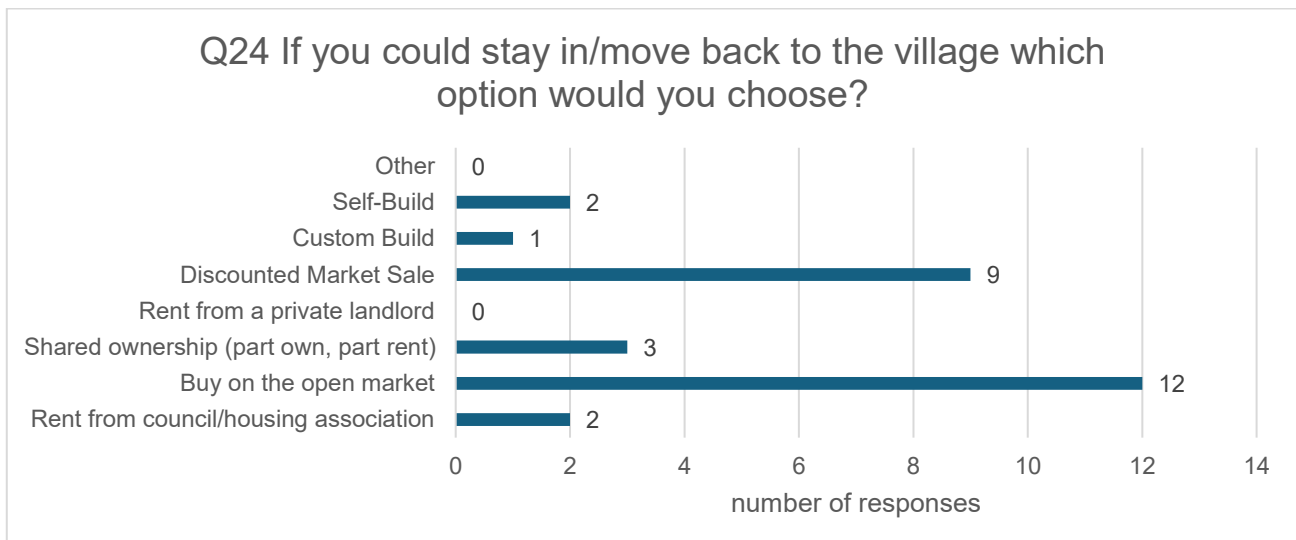
ANSWER CHOICES	Q22 Who owns your current home?	
	Percentage/number of responses	
Live with parents	33%	10
Member of the household	43%	13
Shared ownership (part own, part rent)	0%	0
Rented from council/housing association	0%	0
Provided with job (tied)	3%	1
Rented from private landlord	20%	6
TOTAL		30

**Q23 Which of the following best describes your current situation?**

ANSWER CHOICES	Q23 Which of the following best describes your current situation?	
	Percentage/number of responses	
Live in the parish now	93%	28
Live in an adjoining parish	3%	1
Outside the parish now but have lived in the parish in last 5 years	0%	0
Work in parish or adjoining parish	3%	1
Have close family living in the parish	0%	0
Other (please specify)	0%	0
TOTAL		30

**Q24: If you could stay in/move back to the village which option would you choose?**

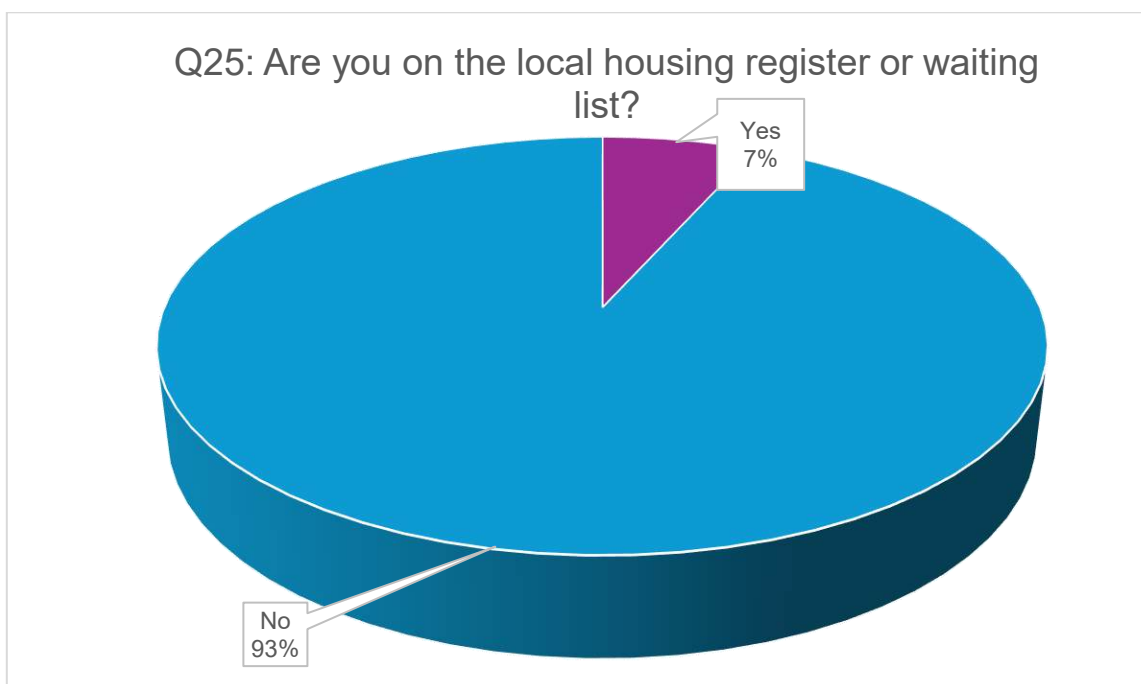
Of the 29 respondents, 12 people want to buy on the open market and 9 want a discount market sale home. 3 are looking for a shared-ownership option and 2 want to rent from a housing association. 3 people expressed an interest in custom and self build options.



ANSWER CHOICES	Q24: If you could stay in/move back to the village which option would you choose?	
	Percentage/number of responses	
Rent from council/housing association	7%	2
Buy on the open market	41%	12
Shared ownership (part own, part rent)	10%	3
Rent from a private landlord	0%	0
Discounted Market Sale	31%	9
Custom Build	3%	1
Self-Build	7%	2
Other	0%	0
TOTAL		29

### Q25 Are you on the local housing register or waiting list?

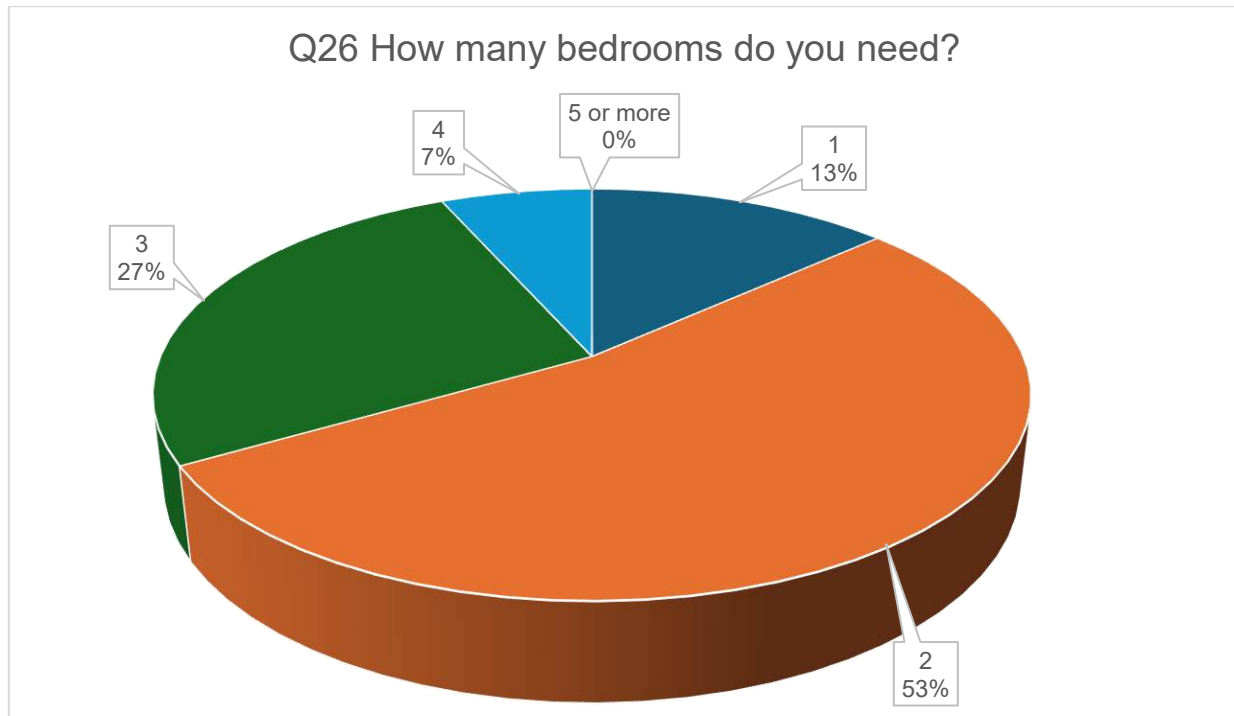
Only 2 people who are in housing need are already on the local housing register or waiting list.



ANSWER CHOICES	Q25 Are you on the local housing register or waiting list?	
	Percentage/number of responses	
Yes	7%	2
No	93%	28
TOTAL		30

**Q26 How many bedrooms do you need?**

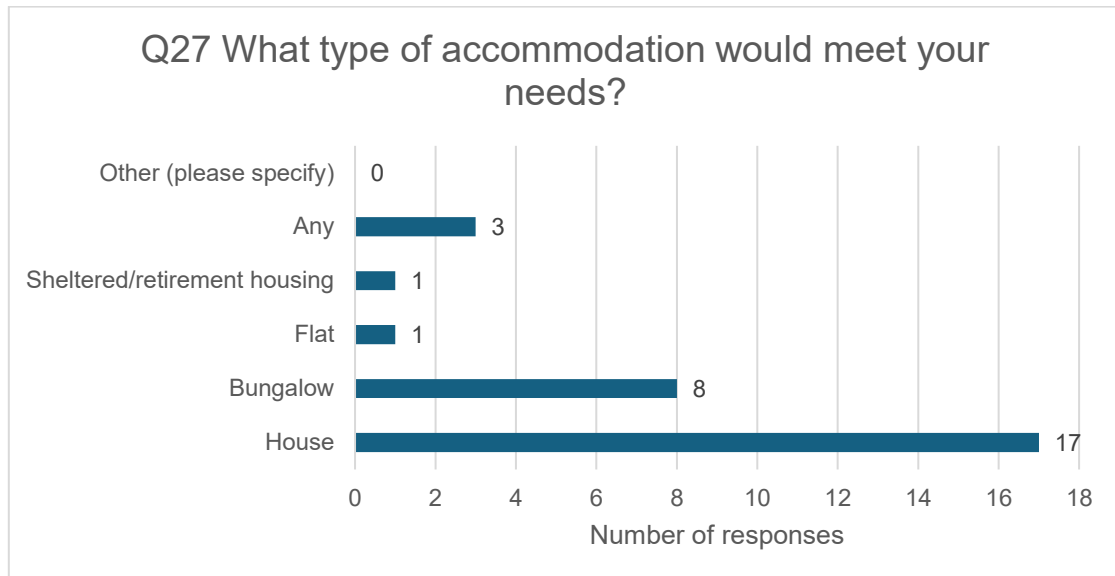
More than half of the respondents (16) want a 2 bed house. 4 want a 1 bed house. 10 of the 30 want 3 or 4 bedrooms.



ANSWER CHOICES	Q26 How many bedrooms do you need?	
	Percentage/number of responses	
1	13%	4
2	53%	16
3	27%	8
4	7%	2
5 or more	0%	0
TOTAL		30

**Q27 What type of accommodation would meet your needs?**

3 people say any sort of accommodation would meet their needs. 17 people say that a house would meet their needs, with 8 preferring a bungalow, 1 seeking a flat and 1 looking for a sheltered housing option for older people.



ANSWER CHOICES	Q27 What type of accommodation would meet your needs?	
	Percentage/number of responses	
House	57%	17
Bungalow	27%	8
Flat	3%	1
Sheltered/retirement housing	3%	1
Any	10%	3
Other (please specify)	0%	0
TOTAL		30

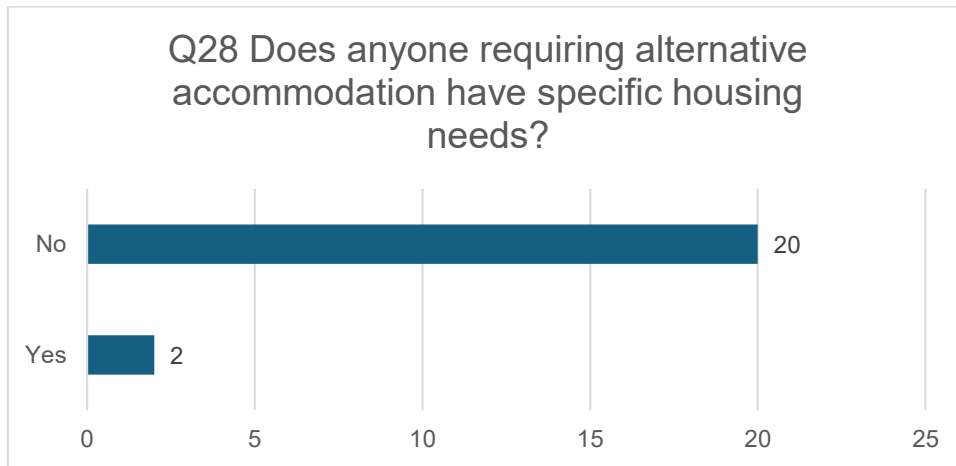
**Q28 Does anyone requiring alternative accommodation have specific\* housing needs? \*** *including specific housing needs for those suffering with a long term illness or disability, such as layout & design adapted for access e.g. wheelchair access, ground floor etc.*

This question seeks to understand if those needing to move house need a home with specific adaptations or access considerations. 22 people answered. 4 respondents gave details of specific housing needs:

- *'disability bathing'*
- *'Wheelchair user'*

2 other comments were made about anticipated future needs.

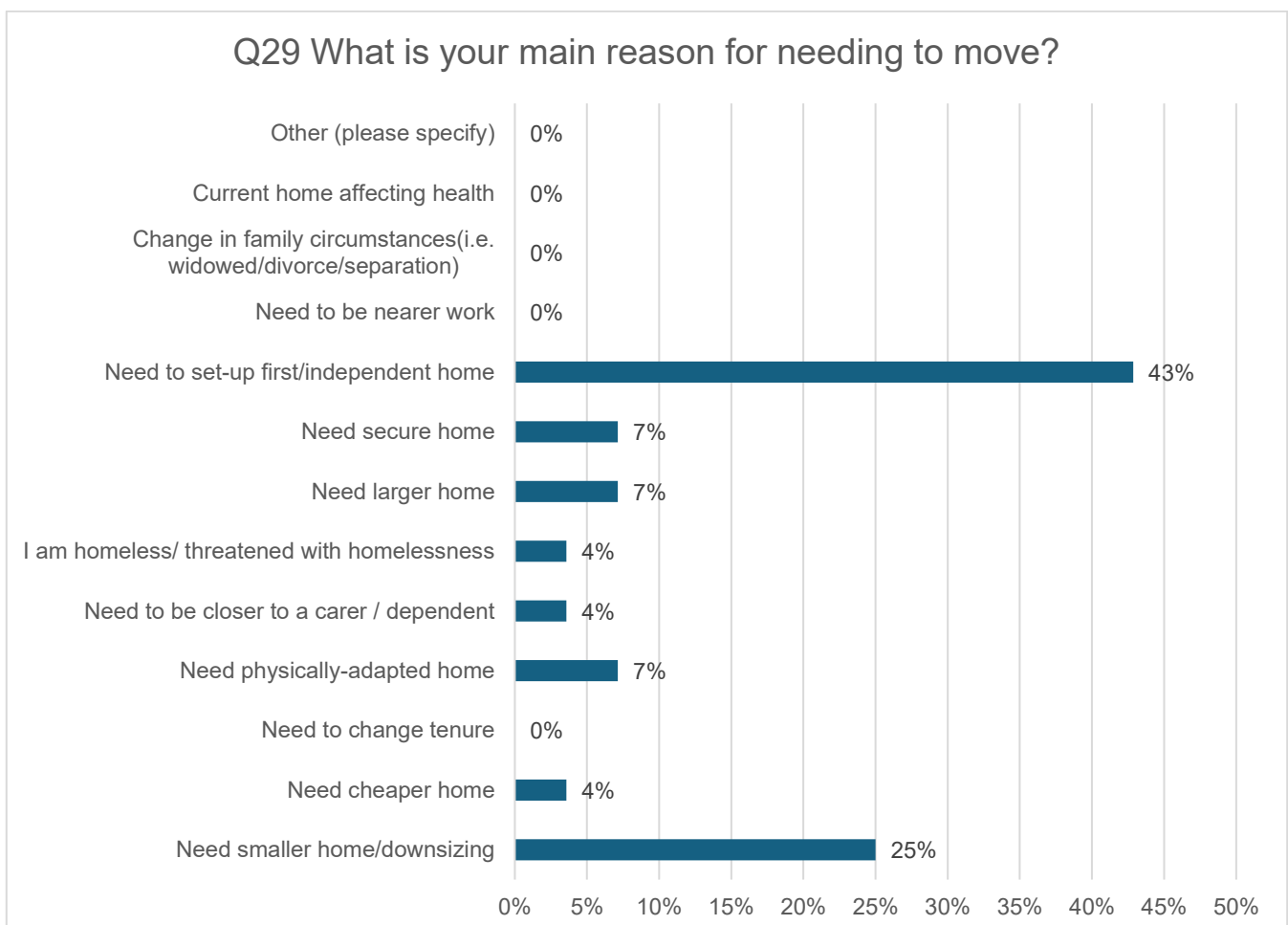
- *'Ground floor, doors will swing for walk frames, wheelchairs in future'*
- *'I haven't now, but in 15-20 years I'll struggle with stairs'*



### Q29 What is your main reason for needing to move?

Setting up first home (12 people or 43%) and downsizing (7 people 25%) are the two main reasons identified for needing to move.

Responses also show people needing cheaper homes or homes with specific adaptations. 1 respondent is at risk of becoming homeless, and 1 requires a larger home and 1 needs to move closer to a carer or dependent.



ANSWER CHOICES	Q29 What is your main reason for needing to move?	
	Percentage/number of responses	
Need smaller home/downsizing	25%	7
Need cheaper home	4%	1
Need to change tenure	0%	0
Need physically-adapted home	7%	2
Need to be closer to a carer / dependent	4%	1
I am homeless/ threatened with homelessness	4%	1
Need larger home	7%	2
Need secure home	7%	2
Need to set-up first/independent home	43%	12
Need to be nearer work	0%	0
Change in family circumstances(i.e. widowed/divorce/separation)	0%	0
Current home affecting health	0%	0
Other (please specify)	0%	0
TOTAL		28

**Q30 Please indicate the age, gender and relationship of each person needing to move. (i.e. those who will make up the new household)**

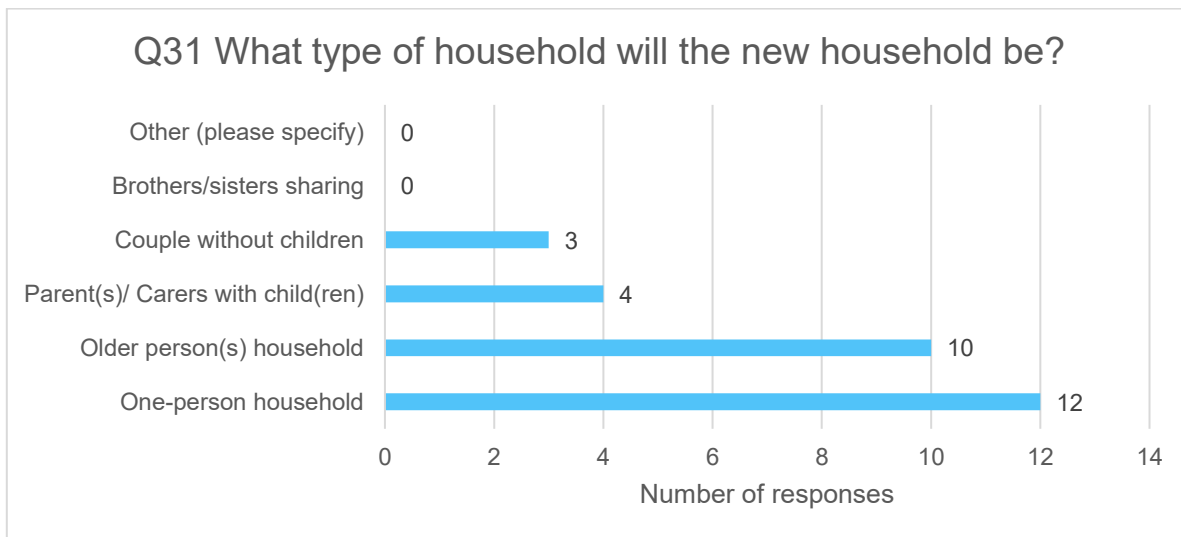
26 new households were described in response to this question, accommodating a total of 47 people. They were a 50/50 male/female split.

Age	Number of people	Percentage
0-9	1	2%
10-19	12	25%
20-29	10	21%
30-39	2	4%
40-49	3	6%
50-59	5	11%
60-69	5	11%
70-79	7	15%
80+	2	4%

**Q31 What type of household will the new household be?**

Primarily (41%) respondents expect to create 1 person households with a further 34% describing themselves as 'older persons households'. These two groups account for 22 of the 29 people who answered this question.

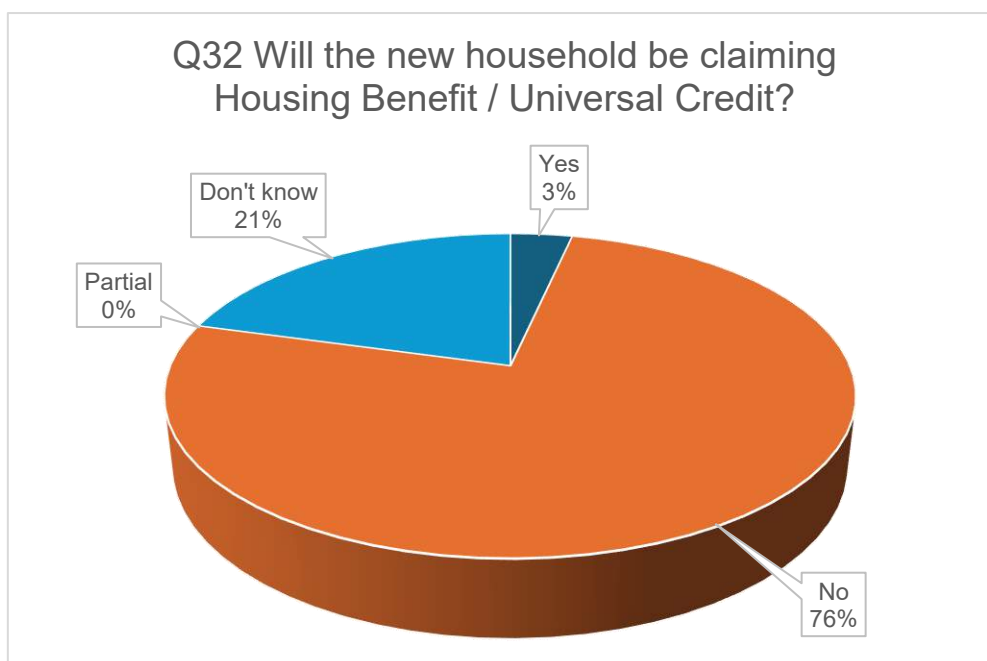
3 said they were setting up a 'couple without children' home and 4 describing 'parents/carers with children' need.



ANSWER CHOICES	Q31 What type of household will the new household be?	
	Percentage/number of responses	
One-person household	41%	12
Older person(s) household	34%	10
Parent(s)/ Carers with child(ren)	14%	4
Couple without children	10%	3
Brothers/sisters sharing	0%	0
Other (please specify)	0%	0
TOTAL		29

**Q32 Will the new household be claiming Housing Benefit/Universal Credit?**

Only 1 person says they will be claiming Universal Credit (housing allowance) although 6 don't know if they will or not. Three quarters of the respondents (22) are not expecting to be claiming Universal Credit to contribute to their housing costs.

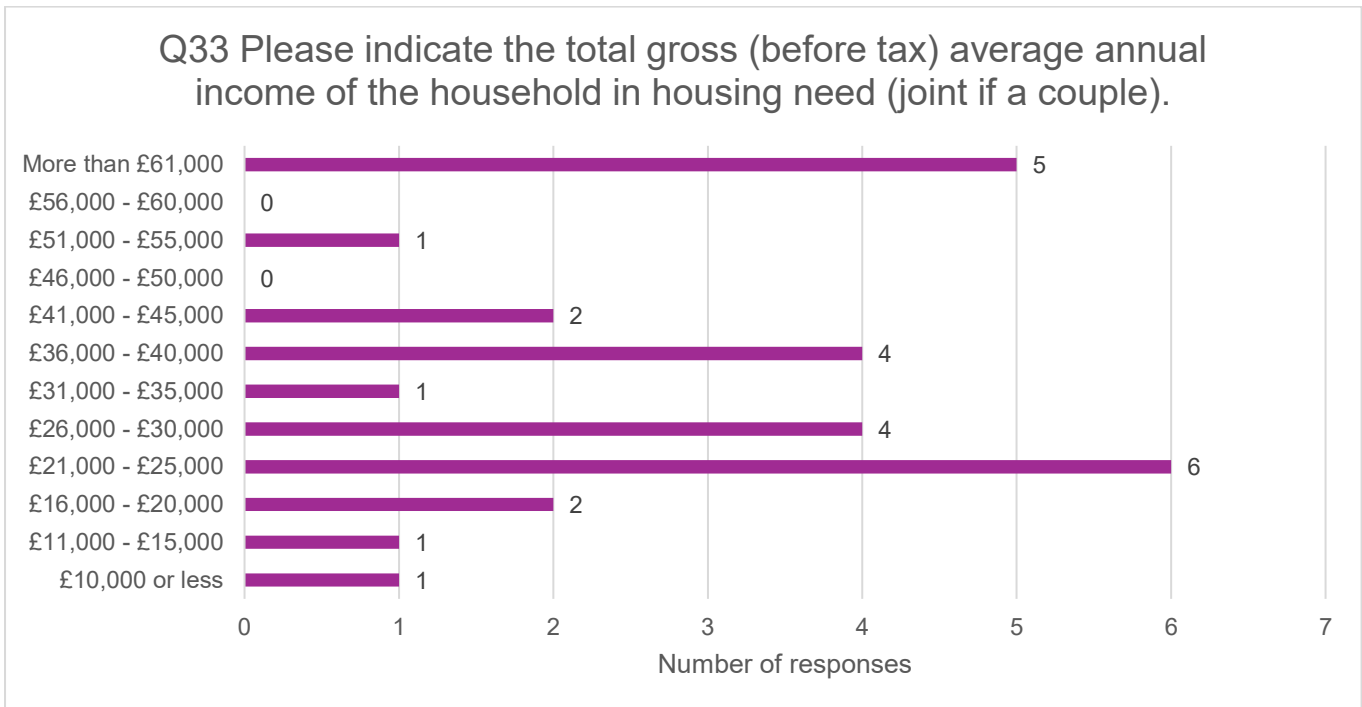


ANSWER CHOICES	Q32 Will the new household be claiming Housing Benefit / Universal Credit?	
	Percentage/number of responses	
Yes	3%	1
No	76%	22
Partial	0.00%	0
Don't know	21%	6
TOTAL		29

**Q33 Please indicate the total gross (before tax) average annual income of the household in housing need (joint if a couple).**

27 people gave us an estimate of household income for the new home. 21 of these (78%) earn less than £45,000 per year which may make them eligible for affordable housing through Choice Based Letting.

ANSWER CHOICES	Q33 Please indicate the total gross (before tax) average annual income of the household in housing need (joint if a couple).	
	RESPONSES	
£10,000 or less	4%	1
£11,000 - £15,000	4%	1
£16,000 - £20,000	7%	2
£21,000 - £25,000	22%	6
£26,000 - £30,000	15%	4
£31,000 - £35,000	4%	1
£36,000 - £40,000	15%	4
£41,000 - £45,000	7%	2
£46,000 - £50,000	0%	0
£51,000 - £55,000	4%	1
£56,000 - £60,000	0%	0
More than £61,000	19%	5
TOTAL		27



**Q34: Do you have SAVINGS which may be used to contribute towards the cost of a new home? Please provide an estimated figure**

14 people told us about their savings. 9 had £30,000 or less and only 3 had over £100,000

Estimated Savings	No savings stated	£30,000 or less	Over £30,000 but less than £100,000	Over £100,000
Number of households	12 households	9 households	2 households	3 households

**Q35: Would you expect to have any EQUITY (money from the sale of your current home) which may be used to contribute towards the cost of a new home? Please provide an estimated figure**

5 respondents indicated the amount of equity they might have available.

Estimated Equity	No equity stated	£130,000 or less	Over £130,000
Number of households	21 households	3 households	2 households

**Appendix B - Housing need as stated - Summary results tables (removed)**

*The following 5 tables have been removed from this report to respect the privacy of those who completed the form. Please approach Greystoke CLT [chair@greystokeclt.org.uk](mailto:chair@greystokeclt.org.uk) for further information.*

Table showing 5 households wishing to move to an affordable home, shared ownership/rent from a housing association.

Table showing 1 household who wants sheltered/retirement home (tenure not specified).

Table showing 2 households who want to build their own home (self and custom build)

Table showing 9 households who want a Discount Market Sale house.

Table showing 9 households who wish to move on the open market.

## Appendix C - Cumbria Choice Based Letting – reference information

Excerpt from [Cumbria Choice Based Letting](#) policy:

### **Qualification rule 4: Financial resources**

*Applicants who are considered to have sufficient financial resources to buy suitable accommodation in Cumbria will not qualify for Bands A or B but can qualify for Band C. ‘Sufficient financial resources’ are defined as sufficient capital to buy or rent privately; or sufficient income to raise a mortgage to buy or rent privately; or a combination of both.*

*The income and savings limits are:*

*1) Applicants (both single persons and couples) who have total savings, investments and/or assets of £25,000 or more.*

*2) Applicants whose total gross household income from all sources exceeds an annual income of £45,000 or more.*

Explanation of [Cumbria Choice Banding Criteria](#) (priorities). Excerpt:

**The banding system** will normally be used to decide priority between applicants for an offer of accommodation.

*Reasonable preference is defined on the policy as a statutory housing need. There are two statutory housing need bands (A and B) and one non-statutory housing need band (Band C).*

*The Bands are:*

**Band A - Urgent housing need to move:** *These are applicants that are owed a statutory award of what the ‘Housing Allocation Legislation’ calls ‘reasonable preference’ but whom the CCP believes should also be awarded ‘additional priority preference’ based on their urgent and exceptional housing need.*

**Band B – Statutory housing need to move:** *These are applicants that are owed a statutory award of reasonable preference under the policy and have been awarded Band B priority based on their statutory housing need. It also includes certain key workers granted B priority.*

**Band C – All other applicants in housing need:** *This is the housing need band awarded where an applicant is not assessed as coming under the criteria adopted by the policy for being in a statutory housing need. Applicants placed in band C can still bid for properties but will not be considered above applicants from Bands A or B who have bid for the same property.*

## Appendix D - Further sources of data and information

Office for National Statistics (ONS) Housing prices in Westmorland and Furness: How average house prices and rents are changing in Westmorland and Furness.  
<https://www.ons.gov.uk/visualisations/housingpriceslocal/E06000064/>

NOMIS <https://www.nomisweb.co.uk/sources> is a comprehensive portal for searching census and other data sets.

Westmorland and Furness Housing Strategy.

<https://westmorlandandfurness.moderngov.co.uk/documents/s28261/Appendix%201%20for%20CAB%202101%20-%20Housing%20Strategy.pdf>

Information about Cumbria Choice Based Lettings – allocations and eligibility and financial considerations.

<https://www.cumbriachoice.org.uk/content/Information/AllocationPolicy>

<https://www.cumbriachoice.org.uk/Data/Pub/PublicWebsite/ImageLibrary/May%20Cumbria%20Choice%20Final%20Policy%202020%20V6%20-%2031.03.22.pdf>

<https://www.cumbriachoice.org.uk/Data/Pub/PublicWebsite/ImageLibrary/Banding%20Criteria.docx>

A copy of the original housing needs survey pack is available on request from ACTION with Communities in Cumbria. Please contact [franrichardson@cumbriaaction.org.uk](mailto:franrichardson@cumbriaaction.org.uk)

[ACTION with Communities in Cumbria](#)

Contact: 01768 425666 <mailto:info@cumbriaaction.org.uk>

Registered in England as Voluntary Action Cumbria

Charity No: 1080875 Company No: 3957858

Registered address: Room 11, Redhills House Penrith, CA11 0DT

Copyright 2025 by ACT