

Summary Housing Report Greystoke Parish (2025)



Commissioned by:

Greystoke Community Housing CLT

Compiled by Fran Richardson

ACTion with Communities in Cumbria



ACTion
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in cumbria

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Executive Summary

- This Greystoke housing needs survey was carried out between August 2nd and September 12th 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
TOTAL 14	2	3	9

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	
TOTAL (11)		9	2

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.

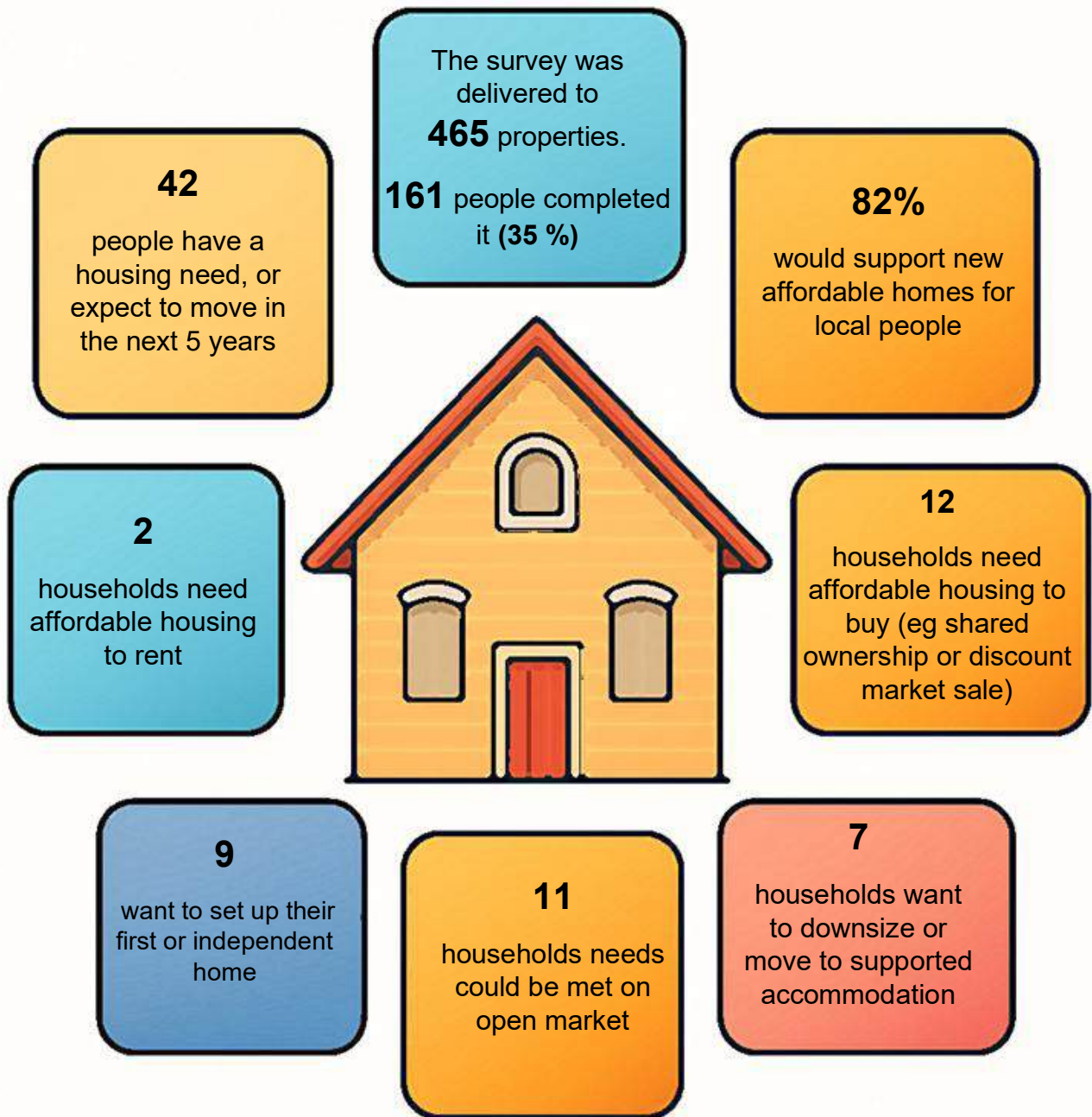
Next steps could include:

- 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.

This document summarises the context, findings and recommendations of the survey. The full report will be available on the Greystoke CLT and Greystoke Parish Council websites, in January 2026 if you want to see responses to individual questions in more detail.

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.

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.

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.

Greystoke Parish Information

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.

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).

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.

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

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.

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.

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.

Stated need for alternative accommodation:

- 42 households indicated they had a need for alternative accommodation in the next five years, or beyond.
- 26 households gave us sufficient information to assess their stated need.
- 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

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. 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
TOTAL 14	2	3	9

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	
TOTAL (11)		9	2

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.

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

Recommended tenure (26)	
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*'.

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.

A copy of the original housing needs survey pack is available on request from ACTion with Communities in Cumbria.

This document summarises the context, findings and recommendations of the survey. The full report will be available on the Greystoke CLT and Greystoke Parish Council websites, in January 2026 if you want to see responses to individual questions in more detail.

Please contact franrichardson@cumbriaaction.org.uk about this, or if you have any questions about this report.

[ACTion with Communities in Cumbria](#)

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