

# **Housing Needs Report (2025/26)**

## **CULGAITH PARISH**

### **Alston Moor and Fellside Place Action Group**

**Commissioned by:**

Alston Moor and Fellside Place Action Group

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ACTion with Communities in Cumbria



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## How to use this document

- You can use the headings in the **Contents** page to jump to a particular section you are interested in. Click on the linked sections and sub-sections. You can use the '*Click here to return to Contents*' link at the bottom of each page to move from section to section.
- The **Introduction and Summary Findings** (p6-10) captures the main findings of the report based on survey responses and briefly outlines suggested actions. Read this if you just want the headlines.
- **Background and Context** section (p10-16) explains why ACT is working with the Alston Moor and Fellside Place Action Group and the parishes in the area, including Culgaith. It gives local context for the conversation about housing need, looking at local housing affordability in particular.
- The **Housing Need Survey Responses** section (p16-22) is a brief description of how each question was answered by respondents in Culgaith. This is useful to focus in on specific questions, such as why people are moving, or what size or type homes are most in demand.
- At the end of the main report we have made a series of **Recommendations**, to make best use of this evidence and support those currently in housing need (p22).
- The **Appendices** (p23-52) include information and detail from survey responses from Culgaith, and to help with next steps:
  - A - Graphs and charts showing Culgaith responses to each question.
  - B - All of the Comments gathered from Culgaith in the survey (Q16).
  - C - All of the suggestions for possible sites gathered from Culgaith responses(Q18).
  - D - A table showing the households from Culgaith parish who gave sufficient information about their situation to be assessed.
  - E - Reference information about Choice Based Lettings.
  - F – Other relevant links and data sources for reference.

If you want to cross-reference the information in this report with another parish or the Place Action Group area as a whole, please contact the Eden Community Development team (email: [Eden.AreaSupport@westmorlandandfurness.gov.uk](mailto:Eden.AreaSupport@westmorlandandfurness.gov.uk) )

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## 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 (forever). 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 (forever). 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                                                                                                                       |

## Introduction – Alston and Fellside Place Action Group

This housing needs survey was carried out between October 2<sup>nd</sup> and October 31<sup>st</sup> 2025, delivered to more than 2,600 households in the nine **Alston Moor and Fellside Place Action Group** parishes:

Ainstable  
Alston Moor  
Culgaith  
Glassonby  
Hunsonby  
Kirkoswald  
Langwathby  
Melmerby and  
Ousby.

This report focusses on survey responses for the parish of **Culgaith**.

A full report for the Place Action Group can be found on [Culgaith Parish Council website](#). The work was commissioned and designed by Place Action Group Members with support from ACTion with Communities in Cumbria (ACT).

**Place Action Groups (PAGs)** are ward level locality working groups, established across the former Eden District of Westmorland and Furness Unitary Council. PAG members work collaboratively to address strategic issues that cross their respective parish boundaries.

Community members involved in the Alston Moor and Fellside Place Action Group (PAG) identified housing as an area of shared interest and concern, where collective action would probably have greater impact than parishes acting in isolation.

The multi-parish report for the Place Action Group means a more strategic approach can be taken when considering, or responding to, new development in the area, with a better understanding of how (or whether) it addresses the needs of this cluster of neighbouring parish communities. It is also useful to highlight the specific differences, as well as the similarities, between parishes when looking at housing market, housing availability and need.

Each of the nine parishes has received a bespoke report, like this one, detailing parish specific responses. This allows for parish-level discussion about the needs and opportunities, whilst also informing the bigger picture of the Place Action Group. In turn, the Place Action Group Report can feed into the housing and planning strategies of Westmorland and Furness Unitary Authority.

It is hoped that this approach is respectful of the local nuance in housing need, which is slightly different in each parish, but provides useful evidence for any cross boundary work on housing.

Given the significance of a house move (at any stage in life) ACT is grateful to every single person who took the time to complete the survey. We aim to fairly represent what we have been told, in this report.

It is also worth noting that, because of the small size of the parish populations, some of the numbers returned are very small, with only a handful of individual households looking to move, in many cases, at this level. Working across the Place Action Group Area may inform housing opportunities for people which feel genuinely local, enabling them to maintain family and friend support networks, local employment and sustaining parish communities.

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Thank you to the parish volunteers who delivered and collected surveys.

The survey was also made available online via Survey Monkey, shared by email and in newsletters where possible. The Survey Monkey link, QR code and additional paper copies were available to people who have left the area and wish to return. No additional paper copies were requested directly from ACT.

The findings of the survey give an indication of housing needs in the near future, 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 area in future. It is not, in itself, a mandate for housing development.

\*\*\*

## **Survey summary headlines for Culgaith:**

(Note that variation in totals occurs throughout the report, where information is incomplete.)

- In Culgaith parish, 189 people responded to some or all of Part 1 of the survey, giving us valuable information about who lives in the parish now and how the existing housing stock is being used. (Q1)
- 33 households said they were planning to move in the near future (Q11) and 13 gave us sufficient information in Part 2 of the survey to be included in our assessment of affordable housing need in the parish and in the PAG area (Appendix D).
- Setting up a first independent home was the main reason for moving given by half of the respondents (10 households) though at least three of these did not plan to stay in the PAG area. Downsizing was the second most common reason (4 households).(Q27)
- 84% of those who answered the question said they would be supportive of a small development of affordable homes for local people in Culgaith. 47% supported open market development, with 74% saying they would support a mixed development. (Q13-15)

## **Housing need in Culgaith – affordable and open market**

To keep this work in the context of the Place Action Group, the following 2 tables show the housing needs described by all respondents from across the Place Action Group, with the Culgaith parish numbers alongside.

6 of the 35 households in *affordable* housing need in the PAG are in Culgaith (i.e. their needs are not being met by the private market).

Broadly in keeping with the picture from across the PAG area, there is an even split between those who want affordable housing to rent or buy with a Housing Association (3) and those who want Discount Market Sale (3).

2 households in Culgaith are looking for sheltered/retirement housing for affordable rent.

*Affordable housing need responses from Culgaith and across the Place Action Group.*

| Type of dwelling     | Affordable rent |          | Affordable shared ownership |          | Discounted sale |          | Total     |          |
|----------------------|-----------------|----------|-----------------------------|----------|-----------------|----------|-----------|----------|
|                      | PAG             | Culgaith | PAG                         | Culgaith | PAG             | Culgaith | PAG       | Culgaith |
| 1 & 2 bed bungalow   | 3               |          |                             |          | 2               |          | 5         |          |
| 3 bed bungalow       |                 |          | 1                           |          | 1               |          | 2         |          |
| 1 bed (any)          | 2               |          |                             |          | 1               |          | 3         |          |
| 2 bed (any)          |                 |          |                             |          |                 |          |           |          |
| 2 bed house          | 5               | 1        | 1                           |          | 5               | 1        | 11        | 2        |
| 3 bed house          | 3               |          |                             |          | 5               | 2        | 8         | 2        |
| 4 bed house          |                 |          |                             |          |                 |          |           |          |
| Sheltered/retirement | 4               | 2        |                             |          | 2               |          | 6         | 2        |
| <b>TOTAL</b>         | <b>17</b>       | <b>3</b> | <b>2</b>                    | <b>0</b> | <b>16</b>       | <b>3</b> | <b>35</b> | <b>6</b> |

7 households in Culgaith described housing need that could be met on the open market, making up about 15% of the 48 households in this position across the PAG area.

Only 1 of the 7 in Culgaith is looking for a bungalow. 2 would like to self-build.

Nobody in Culgaith has a preference for a house with more than 3 bedrooms, either affordable or open market.

*Market housing need responses from Culgaith and across the Place Action Group.*

| Type of dwelling     | Private rent |          | Buy on open market |          | Self/custom build |          | Total     |          |
|----------------------|--------------|----------|--------------------|----------|-------------------|----------|-----------|----------|
|                      | PAG          | Culgaith | PAG                | Culgaith | PAG               | Culgaith | PAG       | Culgaith |
| 1 bed (any)          |              |          | 1                  |          |                   |          | 1         |          |
| 2 bed house          | 2            |          | 11                 | 3        | 2                 | 2        | 15        | 5        |
| 3 bed house          |              |          | 5                  | 1        | 5                 |          | 10        | 1        |
| 4 bed house          |              |          | 2                  |          | 1                 |          | 3         |          |
| 1 & 2 bed bungalow   |              |          | 9                  | 1        | 1                 |          | 10        | 1        |
| 3 bed bungalow       |              |          | 6                  |          | 2                 |          | 8         |          |
| Sheltered/retirement |              |          | 1                  |          |                   |          | 1         |          |
| <b>TOTAL</b>         | <b>2</b>     | <b>0</b> | <b>35</b>          | <b>5</b> | <b>11</b>         | <b>2</b> | <b>48</b> | <b>7</b> |

## Recommendations

We strongly recommend a continuation of the excellent engagement work which has been done so far by Alston Moor and Fellside Place Action Group and the active parishes that make it up. Representatives from Culgaith parish have been in regular attendance at the Place Action Group and your support for working collaboratively is valued.

The PAG aims to make sure that Culgaith and the other eight parishes are fairly considered for any new housing they need, to contribute to a thriving and sustainable future for the local community. Any future plans in the area can be informed by this report, so development is truly beneficial to residents and people with close connections to the area.

Next steps could include:

- Exploring possible site options identified in survey responses.
- Working with community members and partners across the PAG to agree an approach that meets the identified housing needs, respectful of the views expressed through this survey.
- Holding a public meeting to present and discuss the information in this report. *At the time of writing, there are proposals for a PAG led Rural Housing Summit, which will be an excellent opportunity to share information and stimulate discussion about housing need and community action that can be taken to address it.*

Although the current demand for additional housing in Culgaith is relatively small, when people do find themselves in housing need, access to good information can be crucial.

We recommend sharing the following information locally:

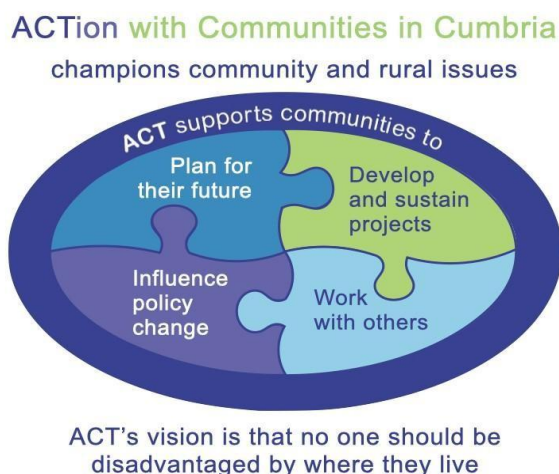
- Anyone in affordable housing need should register with Cumbria Choice Based Letting;
- The Westmorland and Furness Self and Custom Build Register is for those wishing to build their own home;
- The Discount Market Sale Register is held by the Local Authority (Westmorland and Furness) and creates a waiting list of eligible applicants, for developing Discount Market Sale homes.
- Grants are available from Westmorland and Furness Council to help people make adaptations to their own homes, so they can stay at home safely for longer.

Thank you to everyone who took the time to share their views with us by responding to the survey.

## 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.

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, residents and others 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 Alston and Fellside?

Alston and Fellside Place Action Group, approached ACT to undertake a housing needs survey to establish a baseline for housing need in the area and to provide a snapshot to inform what needs to happen next. Alston and Fellside Place Action Group is made up of residents, businesses, parish council representatives and members of community groups in the area.

## Approach and Methodology

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.

Although only a small percentage of responses are from people with an immediate housing need, by offering every household in the parish the opportunity to complete the survey, we start to inform a community wide conversation about housing.

Questions were not answered in full on all surveys. Where there are gaps in response data this has been stated. Question responses with insufficient data 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.

## Returns for Culgaith

| No. surveys distributed | Paper returns | Online Returns | Total No. Returned | Returns % |
|-------------------------|---------------|----------------|--------------------|-----------|
| 408                     | 159           | 30             | 189                | 46%       |

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.

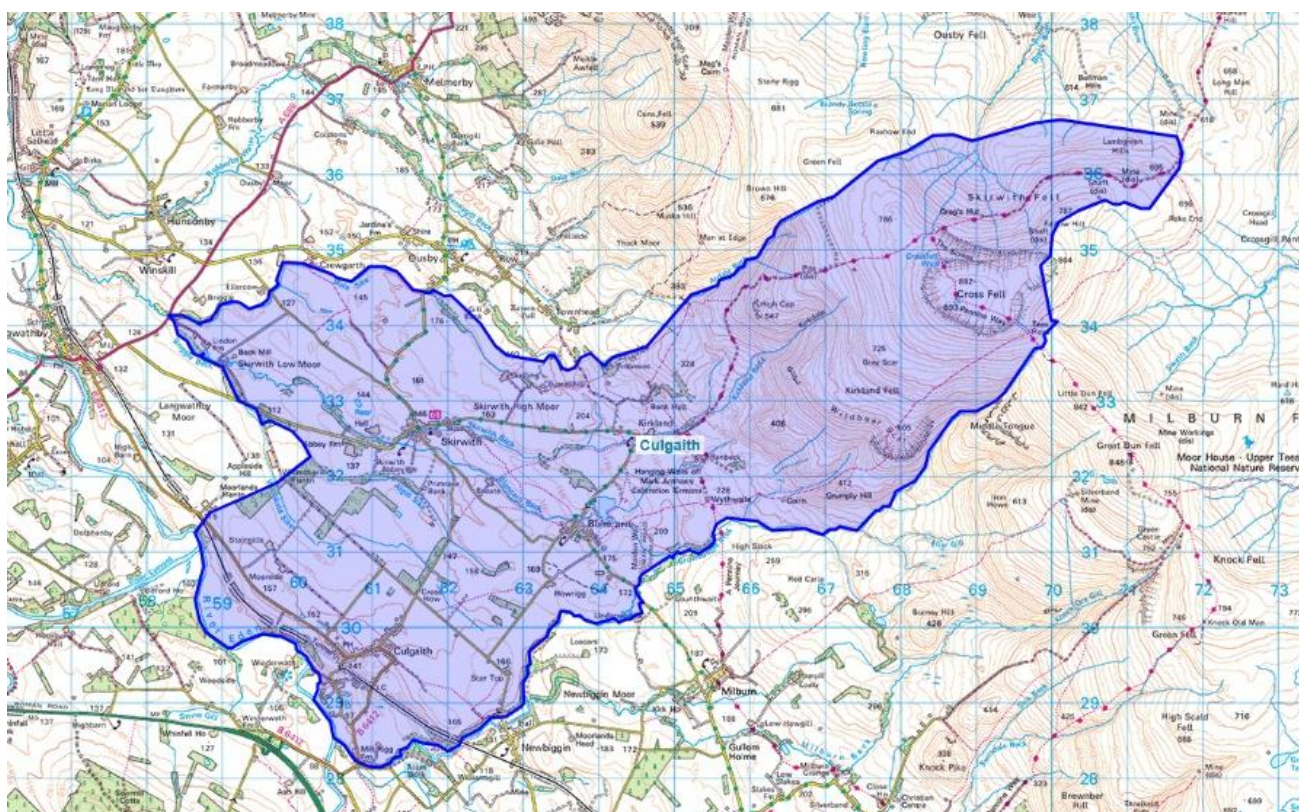
## Culgaith Parish Information

Culgaith parish is in the beautiful [Eden Valley](#) in the Westmorland Furness Unitary Authority. It is situated between the Lake District and the North Pennines and sits under the highest point of the Pennines, [Cross Fell](#). It lies between the ancient market towns of [Appleby](#) and [Penrith](#). Bounded on the West by the River Eden, to the North by Ousby and Langwathby, the South by Crowdundle Beck and on the East by Cross Fell. The parish is attractively and rurally located on the Cumbrian East Fellsides and parts of it are within the North Pennine Area of Outstanding Natural Beauty.

Culgaith parish comprises 4 communities – Culgaith the largest village, Skirwith, Blencarn and the hamlet of Kirkland. Each of the 4 communities has its own discrete character and range of services and facilities. Many residents of the parish commute to jobs in locations within and beyond Cumbria. A number of small businesses operate in the parish, primarily home based.

Public transport facilities are limited to the services provided by the voluntary Fellrunner Village Bus Company. The nearest railway station is in nearby Langwathby, which also has a shop and Post Office.

### [Culgaith \(Westmorland and Furness\) parish map - SWC](#)



## Population

The population of Culgaith parish is approximately 858 (2021 census data). Around 13% are under 16 years old, 54% are aged 16-64 years, and 33% are over 65 years old. The table below summarises how the age profile of the population has changed since 2011.

Culgaith is typical of Westmorland and Furness (the former Eden District in particular) with an older than average population. 33% of the local population are 65+ compared to the England and Wales average of 19%. The number of children in the parish dropped between 2011 and 2021 whilst the number of those aged 65+ increased by 12%. In the same time period, the number of working age adults decreased by 8%. (See the table below).

*Percentage of Culgaith population by age group (2021 census) and change since 2011 Census.*

| Age            | Culgaith:<br>% of population (number) and change 2011 - 2021 |           |            | Eng and Wales<br>average % |
|----------------|--------------------------------------------------------------|-----------|------------|----------------------------|
|                | 2011                                                         | 2021      | change     | ONS 2024                   |
| Under 16 years | 16% (130)                                                    | 13% (109) | -3% (21)   | 18%                        |
| 18-64 years    | 62% (520)                                                    | 54% (467) | -8% (53)   | 63%                        |
| 65+ years      | 21% (175)                                                    | 33% (282) | +12% (107) | 19%                        |

27.6% residents are retired with poor health (2021 census).

## Housing types, tenures and usage in Culgaith

Culgaith has 421 dwellings, according to the 2021 census, of which 45 (11%) are not in permanent occupation. Thus, the parish has a residential population of 858 people, living in approximately 376 households. (Note, the Otters Holt development is not included in these 2021 figures.)

Of the homes in Culgaith, 40% have 4+ bedrooms, 44% have 3 bedrooms, 14% have 2 bedrooms, and 1% have 1 bedroom.

93% of properties in Culgaith 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 376 households in the parish, 334 own their property outright or have a mortgage, 29 are renting from a private provider, and 13 are renting from a social landlord. This information is from the 2021 census.

## Homes for social rent in Culgaith

In 2021, there were 13 households in Culgaith living in social rented housing. This represents 3.5% 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%                                                  |
| Culgaith                | 3.5%                                                 |

## House prices in Culgaith in 2025

Currently (December 2025) on Rightmove there are 18 properties listed for sale in Culgaith parish and none for rent. Here is a selection across size and house type:

| House size (beds) | Type                | Price    |
|-------------------|---------------------|----------|
| 2 bed             | Terraced cottage    | £217,500 |
| 2 bed             | Detached old chapel | £275,000 |
| 3 bed             | Link detached house | £330,000 |
| 4 bed             | Detached house      | £425,000 |

### House Prices in Culgaith

House prices in Culgaith have an overall average of £321,870 over the last year.



The majority of properties sold in Culgaith during the last year were detached properties, selling for an average price of £283,800. Semi-detached properties sold for an average of £325,000, with terraced properties fetching £391,750.

Overall, the historical sold prices in Culgaith over the last year were 14% down on the previous year and 4% down on the 2019 peak of £333,639.

Source Rightmove October 2025.

## 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.

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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               |
| Culgaith                | £29,184                 | £235,000               | 8.1:1               |

The lower quartile **house prices** are determined by ranking all property prices within the area and taking the lowest 25%. In Culgaith this is £235,000 (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 Culgaith this is £29,184 (on average between 2020-2024).

This makes the earnings to house price ratio in Culgaith 8.1:1. (The house price is 8:1 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 Culgaith is less affordable on local wages than elsewhere in England and Wales and 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 Culgaith (£235,000) requires an income of £43,056.

According to the Arc4 Rural Affordable Housing Needs Model data, between 70-75% of households in Culgaith cannot afford this. (See [ASHE data](#) - Annual Survey of Hours and Earnings.)

## Housing Needs Survey Responses

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.

- *Note: All of the responses are shown in graph and simple chart form in Appendix A, should you find a more visual representation helpful.*
- Not every person answered each question, so there is variation in the number of responses to questions.
- Percentage figures are generally rounded to whole numbers.

### Survey Part 1 – You and your household

#### **Q1: In which Parish in the Place Action Group area is your current home?**

189 respondents (of 864 from across the Place Action Group) said they lived in the parish of Culgaith.

#### **Q2: Is this your main home? If you answer 'No' to indicate that this is your second home or used as Airbnb, you will be asked to submit the form with no further information.**

**Thankyou.**

All of the 186 people who responded to the question said that their residence in Culgaith is their main home. *According to Census 2021 data, 45 (11%) of the 421 dwellings in Culgaith are not in permanent occupation.*

*The low response rate from non-permanent residents (0%) may reflect the fact that they are only around for part of the time, so didn't see the survey opportunity in a timely fashion. People may also have chosen not to respond as second home owners because they were not asked to complete anything beyond the first question ('is this your main home?').*

#### **Q3: How would you describe your home?**

Of the 188 respondents to the question, 155 people (82%) described their property as a house with a further 30 people (16%) reporting living in a bungalow. A further individual described their property as a flat/maisonette/bed-sit.

Two people chose to describe their residence as a barn conversion using the 'other' option.

#### **Q4: Please confirm the type of house (detached, semi, terrace etc)**

68% of respondents (127 people) to this question live in a detached house, with 27% (51 people) living in a semi-detached house, and a further 4% (7 people) living in a terraced dwelling.

*This is significantly higher than the proportion of the population living in a detached house nationally (23% Census 2021) and the average for Cumbria (26% Census 2021).*

Three additional respondents described their residence as a link detached property.

**Q5: How many bedrooms does your home have?**

88% of respondents (167 people) live in houses of 3+ bedrooms, with 78 respondents (41%) living in 3-bed houses, 75 (40%) in 4-bed houses, and 14 (7%) in 5-bed houses. A further 20 people (11%) reported living in a 2-bed house.

Only one person reported living in a 1-bed house.

*According to Census 2021 data, there are just five 1-bed dwellings in Culgaith. 1-bed dwellings make up 6% of the Cumbria housing stock.*

**Q6: My home is... (describe tenure)**

72% (133 people) of 186 respondents own their house outright with no respondents reporting having shared ownership of their property. *This is more than twice the national average (32.8%).*

*2021 Census data indicates that 89% of households in Culgaith own the property they live in (including shared ownership).*

A further 22% of respondents reported owning their property with a mortgage or loan and two people had a property that was tied to their employment.

Ten people (5%) said they rented their property from a private landlord, with no respondents indicating that they rent from a housing association or council. *This is lower than the average for private rent (23%) and social rent (17%) nationally.*

*Census data shows 3.5% of households (13 households) in Culgaith socially rent and 8% (29 households) private rent.*

**Q7: How many families make up your household?**

174 responses were from households made up of 1 family and 11 came from 2 family households.

**Q8: How many years have you lived in this parish?**

Responses to the question about how long the respondent had lived in the parish ranged from less than 1 year to 84 years. There were a wide range of responses, indicating a healthy spread of long-term and medium-term residents, as well as newer households moving into the parish.

**Q9: Please complete the table to show the age of all those living in your home.**

Across the households responding to the survey, the total number of occupants was 411, therefore for this question 411=100%.

- There are 31 children (8%) aged 0-9 years, and 25 (6%) aged 10-19 years.
- 23 people (6%) are aged 20-29 years, 38 (9%) are aged 30-39 years and 31 (7.5%) are aged 40-49 years.
- The vast majority (64%) of respondents are aged 50+ with 54 (13%) of people aged 50-59, 97 (24%) aged 60-69, 91 (22%) aged 70-79 and 21 (5%) aged 80+.

*According to Census 2021 data, 32.9% of Culgaith are aged 65+ years old.*

**Q10: 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?**

Nine people (5%) reported that a member of their family had moved away from Culgaith parish to find suitable, affordable accommodation.

**Q11: Do you or does anyone living with you need to move to alternative accommodation, either open market or affordable?**

33 people living in Culgaith parish identify as wishing to move in the foreseeable future.

Twenty respondents (11%) reported that they, or someone in their family, wished to move to alternative accommodation within the next 5 years, with a further 13 people (7%) expressing a desire to do this in 5+ years.

**Q12: If you answered 'Yes' to question 11, please specify where you would be looking to move to.**

Of the 35 people who answered, 13 (37%) wanted to remain in Culgaith parish, with six people (17%) wanting to move outside the parish but stay in the PAG area. Sixteen people (46%) wished to move outside the PAG entirely.

**Q13: If a need should be identified, would you be supportive of a small development (typically 4-8 homes) of affordable homes for local people?**

138 people (81%) of the 170 responding to this question would be supportive of a small development of affordable homes while 32 people do not support this kind of development.

**Q14: Would you remain supportive (in principle, if this survey identifies such a need), for a development (typically 4-8 homes) that is primarily affordable housing for local people, or those with connections to the parish, but also includes a small number of houses for sale if a need was proven?**

Of the 172 respondents, 117 people (68%) would support a mixed development of affordable and market housing.

**Q15: Would you support a small development of housing for sale on the open market?**

Of the 170 respondents, 65 people (38%) supported an open market housing development with 105 people (62%) not in favour.

**Q16: Can you suggest a site, an empty property or an underused building in your parish that could be appropriate for housing?**

A full list of the sites suggested is included at Appendix B. Where people simply said they could not suggest a site this has been excluded.

Popular suggestions for sites included the old Hazeldene garden centre as well as disused farm buildings in and around villages in the parish. A couple of respondents also indicated they may have fields available for development, but it was not clear where these sites were located.

Some people used this section to say that there is already sufficient housing in Culgaith and raise concerns that further housing may overpopulate or urbanise the area. There were also concerns about the affordability of any housing, given the location of the village and lack of public transport.

**Q17: In general, what type of housing do you believe the parish would benefit from?**

There was a wide spread of responses to the question of what type of housing would be of benefit to the parish, perhaps indicating a lack of diversity in the existing housing stock.

158 people answered this question with respondents having the option to select more than one housing type.

- Starter homes for young people (76%) were seen as most needed, followed by housing for families (49%), housing for older/retired people (32%) and housing for affordable/social rent (29%).
- Housing for private rent (14%), shared ownership (11%), and open market sale (13%) were selected less often. Housing for sale as live/work units (8%) and discounted market sale (6%) were the least popular options.
- Nine people used the 'other' response to express a desire for no further housing in the parish, while one respondent said there was a need for all of the types of housing listed in small amounts and another said they didn't know what the parish needed.
- One person expressed a desire for cottages as starter homes/retirement homes, and another wished for housing for those living alone of any age.

### **Q18: Any Comments?**

The full list of additional comments is included at Appendix C. Themes and topics that emerge from the comments include:

- A general lack of affordability of current housing stock for local residents and a desire for more affordable housing to be built for local people, particularly families. This was coupled with a skepticism that housing developers would actually build any affordable housing promised if permission to develop were to be granted.
- Concerns about a lack of infrastructure in the area to support more housing, including issues surrounding roads, waste management, sewage, and strain on the local school.
- Issues around the general affordability/viability of moving to the area, particularly for young people/families, due to the lack of local employment opportunities and the need for a private form of transportation due to there being no public transport.
- A desire for vacant/derelict properties to be developed and sold before any new housing is built. This was coupled with concerns that vacant second homes are driving up housing prices in the area.
- Concerns that further housing developments would spoil the rurality of the area and that housing should be built in already 'urban' areas where there is the infrastructure to support expansion.

## **Survey Part 2 – Your housing need**

### **Q19: Tell us more about your housing need**

23 people went on to answer some or all of Part 2 of the questionnaire to describe their housing need in more detail, though only 18 respondents indicated a desire to do so in their response to this question. In some cases, insufficient information has been given to draw conclusions about a particular need.

### **Q20: When do those requiring accommodation (you) need to move from this home?**

Of the 23 respondents to this question, four were in need of housing immediately, with a further two people anticipating a need in the next 2 years. Twelve people are in need in the next 2-5 years, and a further 5 people anticipated a need in over 5 years.

**Q21: Who owns your current home?**

Most of those needing a new home who answered the question (24 people) currently live with their parents (46%, or 11 people) or someone else (29%, or 7 people) who owns their current home.

Four respondents (17%) currently rent from a private landlord, and two (8%) are living in accommodation which is tied to their employment.

No respondents are currently renting from a council or housing association.

**Q22: If you could stay in/move back to the parish which option would you choose?**

Of the 22 respondents, 9 (41%) wanted to buy on the open market and 8 people (36%) wanted to purchase a property through discounted market sale. Three people (14%) want affordable rent from a housing association. One household wants a self-build opportunity.

*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.*

**Q23: Are you on the local council housing register or waiting list?**

One of the 22 respondents is currently 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.*

**Q24: How many bedrooms do you need**

Fifteen respondents (68%) need 2-bed accommodation, with a further 7 people (32%) seeking a 3-bed dwelling.

**Q25: What type of accommodation would meet your needs?**

Of the 21 respondents to this question, 13 (62%) want a house, two (10%) were looking for a bungalow, two were seeking sheltered/retirement housing, and one person was looking for a flat. Three people said that any housing type would meet their needs.

**Q26: Does anyone requiring alternative accommodation have specific housing needs?**

Two of the 21 respondents indicated a need for alternative accommodation that meets specific needs but no details were provided on what these needs are.

**Q27: What is your main reason for needing to move?**

Ten people were seeking alternative accommodation in order to set up a first/independent home while four people were looking to downsize, and two needed to change their tenure.

One person needed a more secure home, another said that their current home is affecting their health, and one person was moving due to a change in family circumstances.

One person commented that their reason for moving was due to the lack of facilities in their village for non-drivers/the elderly, including a lack of public transport and shops.

**Q28: Please indicate the age, gender and relationship of each person needing to move. (i.e. those who will make up the new household)**

20 new households described the age and gender of their occupants, accommodating a total of 32 people.

- Twelve of these new households were single-person households.

- Ten occupants were described as being male while 15 occupants were described as being female. The gender of the remaining occupants was not described.
- Ages of the occupants ranged from those aged 0-9 years (4 people), to 80+ years (1 person).

**Q29: What type of household will the new household be?**

29% of respondents (6 people) expect to create 1 person households. 33% (7 people) described themselves as an older person(s) household. 5 individuals described their household as a 'couple without children' and 3 households are parents/carers with children.

**Q30: Will the new household be claiming Housing Benefit / Universal Credit?**

Only one of the 21 people responding to this question indicated that they will be claiming Universal Credit/Housing Benefit with a further 33% (7 people) didn't know.

Thirteen people (62%) said they would not be claiming any benefits.

**Q31: Which of the following best describes your current situation?**

All of the 19 respondents live in the parish of Culgaith currently.

**Q32: Please indicate the total gross (before tax) average annual income of the household in housing need (joint if a couple). Do not include housing benefit or council tax benefit.**

13 of the 18 respondents to this question estimated their household income to be less than £45,000 per year which may make them eligible for affordable housing through Choice Based Letting.

The remaining five respondents had a household income of between £46,000 and £55,000.

**Q33: Do you have SAVINGS which may be used to contribute towards the cost of a new home?**

21 people told us about their savings. 11 people (52%) indicated that they had no savings. Ten people indicated they did have savings, but five chose to not disclose the amount of savings they held.

Of the five people who did disclose their savings, two had savings of less than £25,000 (the amount taken into account for eligibility for Choice Based Lettings), one had savings of ~£30,000 and two respondents had savings of £100,000+.

**Q34: Would you expect to have any MONEY from the sale of your current home(s) which may be used to contribute towards the cost of a new home?**

Sixteen respondents (76%) do not expect to have any money available from the sale of their current home(s) to put towards a new residence.

Five people said they would have equity from the sale of their current home. Four of the estimated values were over £150,000. Another respondent estimated £25,000 to be released as equity from the sale of their current home.

## Recommendations

1. We strongly recommend a continuation of the excellent engagement work which has been done so far by the Alston Moor and Fellside Place Action Group, and the constituent parishes. This will help ensure that any future development in the area 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:

- Holding a public meeting to present and discuss the information in this report. This could be done at a Place Action Group level and also with individual parishes where there is appetite. *At the time of writing, there are proposals for a PAG led Rural Housing Summit, which will be an excellent opportunity to share information and stimulate discussion about housing need and community action that can be taken to address it.*
  - Working with community members and partners across the PAG 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. Presenting the findings of this work to Westmorland and Furness Council planning policy officers may offer local insight which they can use to support or inform strategy development. (For instance, the Local Development Plan, and the Strategic Housing Market Assessment.)
  3. 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.
  4. 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 their planning duties.
  5. Westmorland and Furness Council also hold a [Discount Sale Register](#) for people living in the former Eden district. To access Discount Market Sale housing in the area, it is a pre-requisite that you join this register.
  6. 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'.)
  7. 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 this group of communities are central to decisions about any proposed new development.

APPENDICES

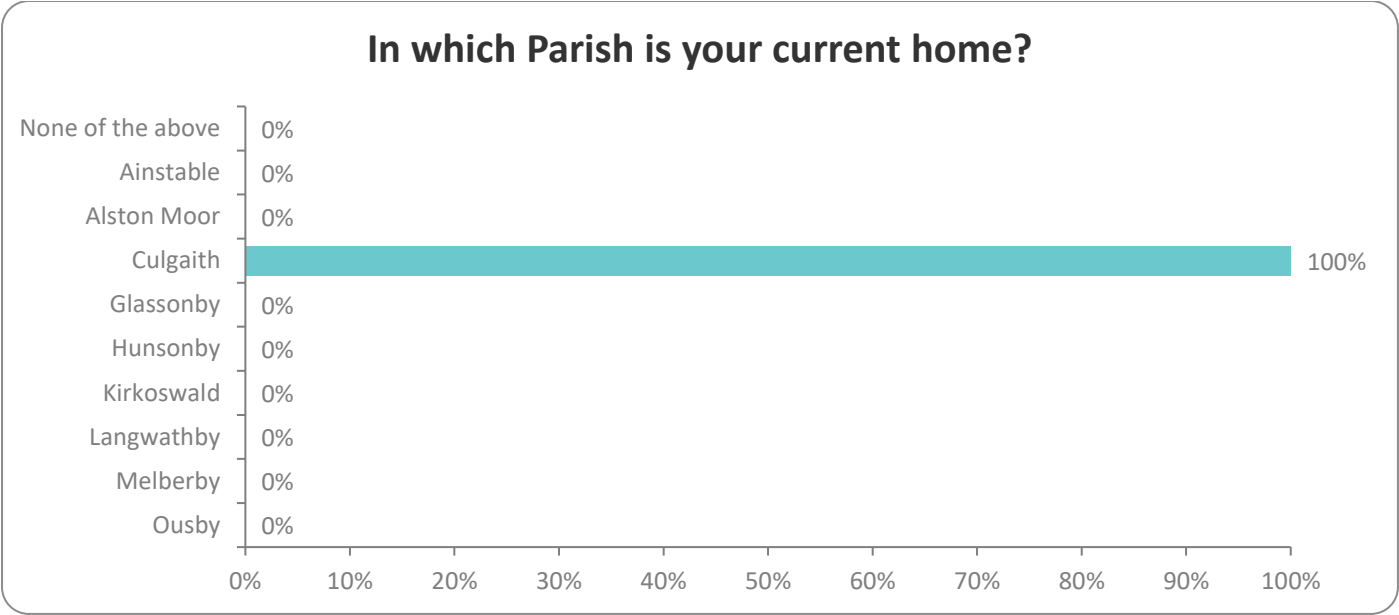
Appendix A – Graphs and charts

Survey Part 1 You and Your Household

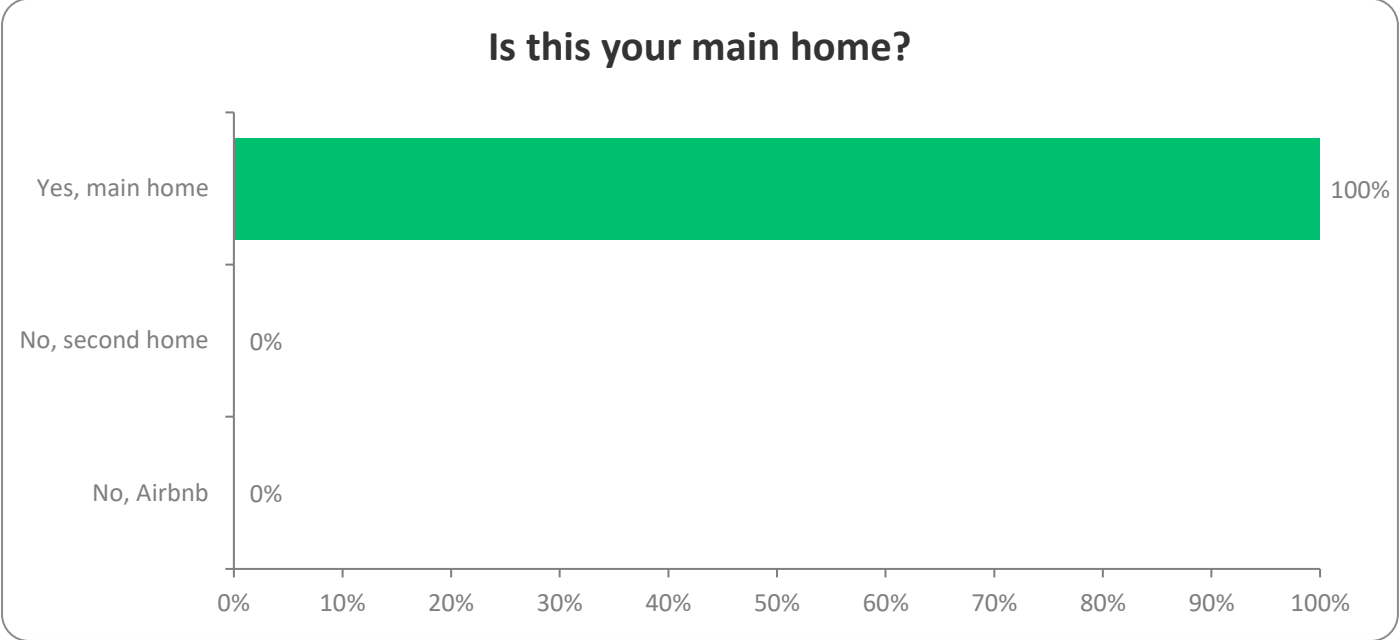
Responses to each question of the survey in chart and graph form.

**Q1: In which Parish in the Place Action Group area is your current home? (Tick one)**

*This report has **only** included responses from Culgaith, so inevitably **all** responses to this first question support that. This graph is included as a reminder of the other parishes in the Place Action Group – where surveys responses were collected from.*

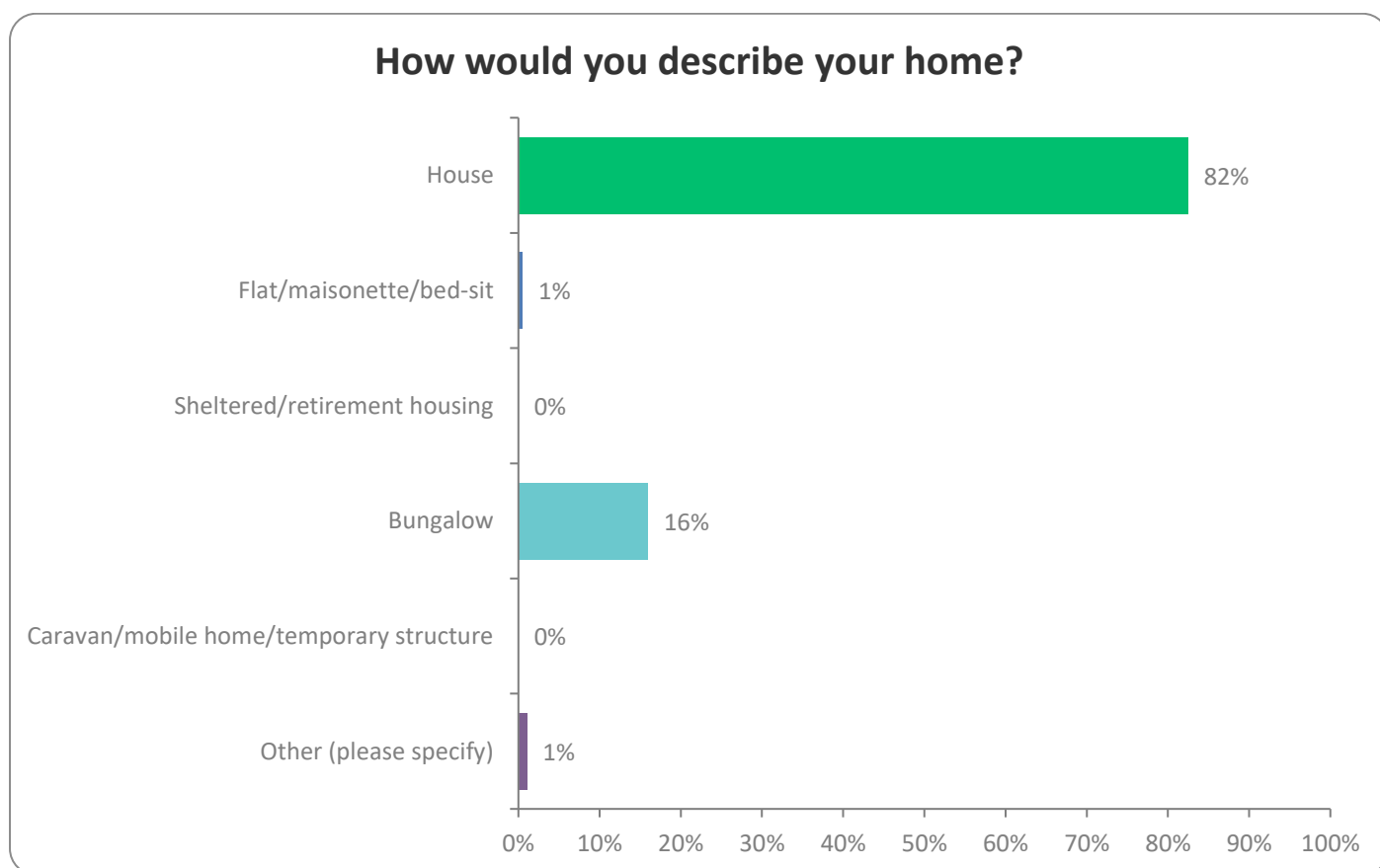


**Q2: Is this your main home? If you answer 'No' to indicate that this is your second home or used as Airbnb, you will be asked to submit the form with no further information. Thankyou.**



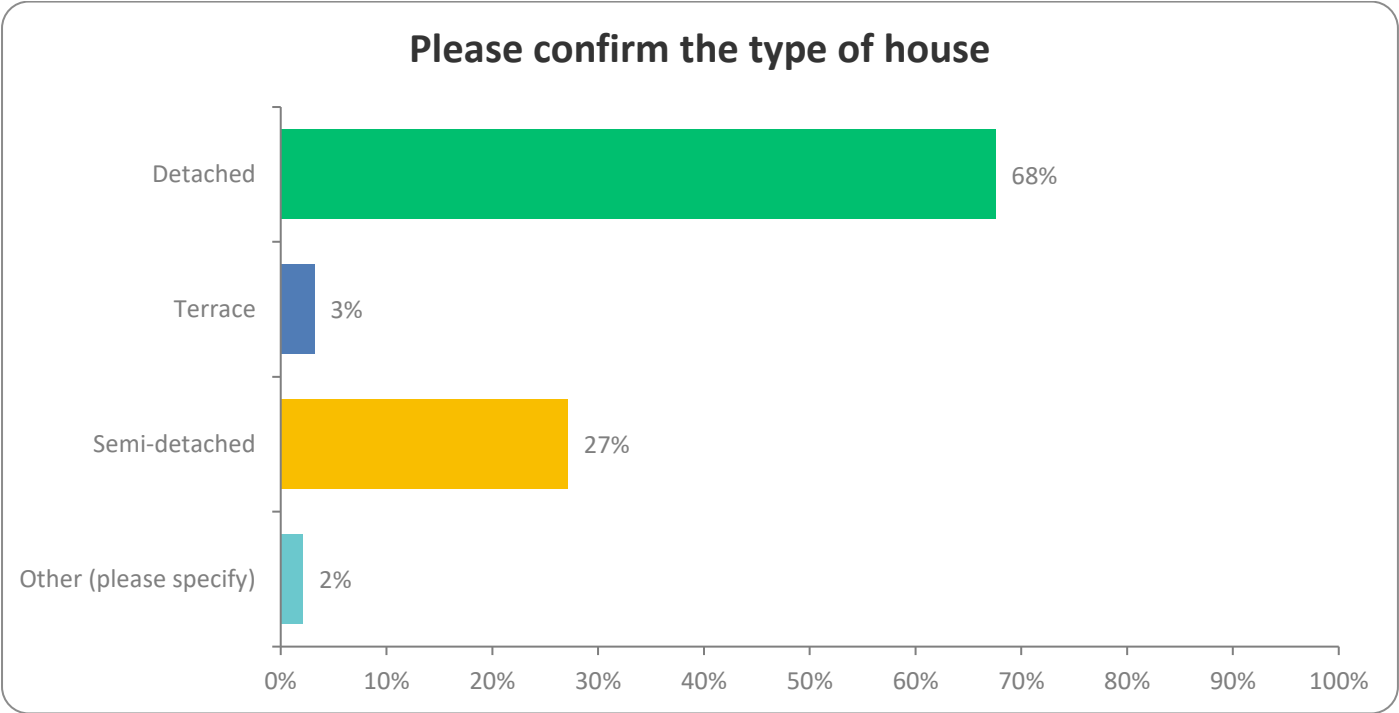
| Q2: Is this your main home? |           |        |
|-----------------------------|-----------|--------|
| ANSWER CHOICES              | RESPONSES | Number |
| Yes, main home              | 100%      | 186    |
| No, second home             | 0%        | 0      |
| No, Airbnb                  | 0%        | 0      |
| TOTAL                       |           | 186    |

### Q3: How would you describe your home? Tick one box only



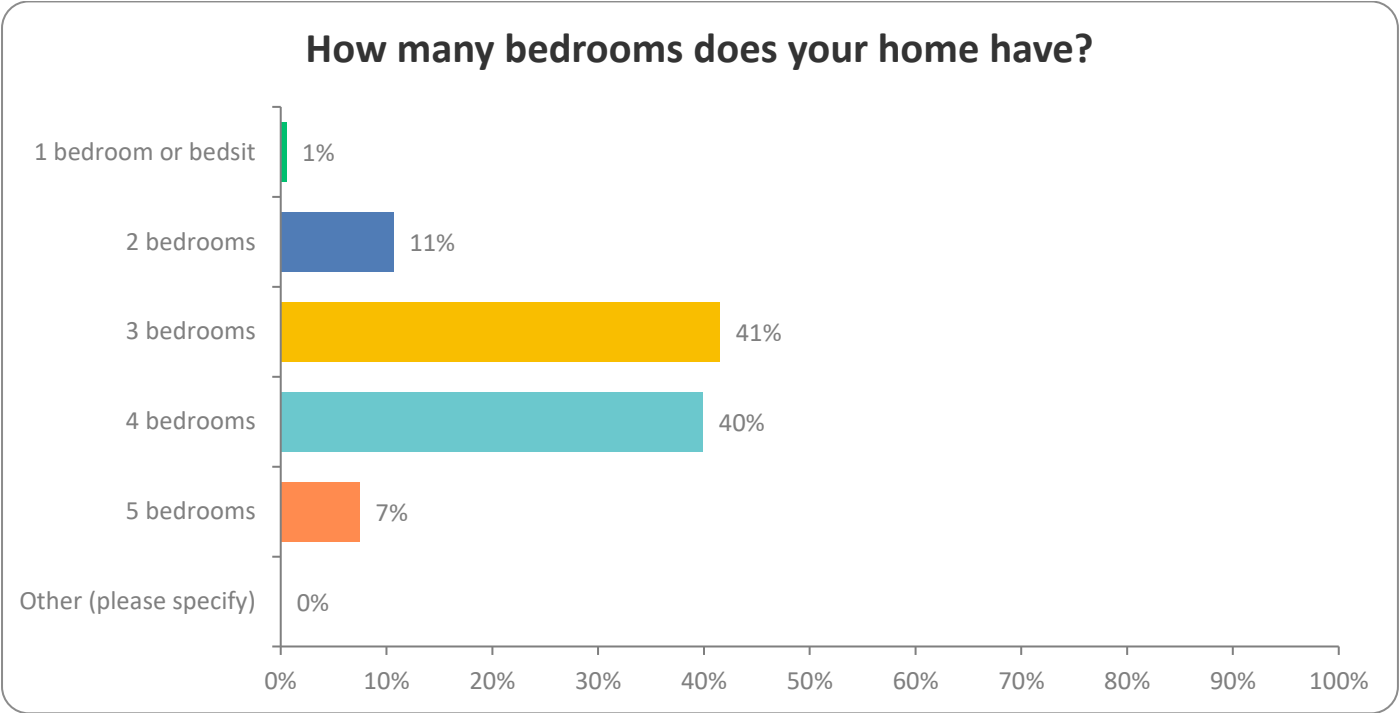
| Q3: How would you describe your home? |           |        |
|---------------------------------------|-----------|--------|
| ANSWER CHOICES                        | RESPONSES | Number |
| House                                 | 82%       | 155    |
| Flat/maisonette/bed-sit               | 1%        | 1      |
| Sheltered/retirement housing          | 0%        | 0      |
| Bungalow                              | 16%       | 30     |
| Caravan/mobile home/temp structure    | 0%        | 0      |
| Other (please specify)                | 1%        | 2      |
| TOTAL                                 |           | 188    |

Q4: Please confirm the type of house Tick one box only



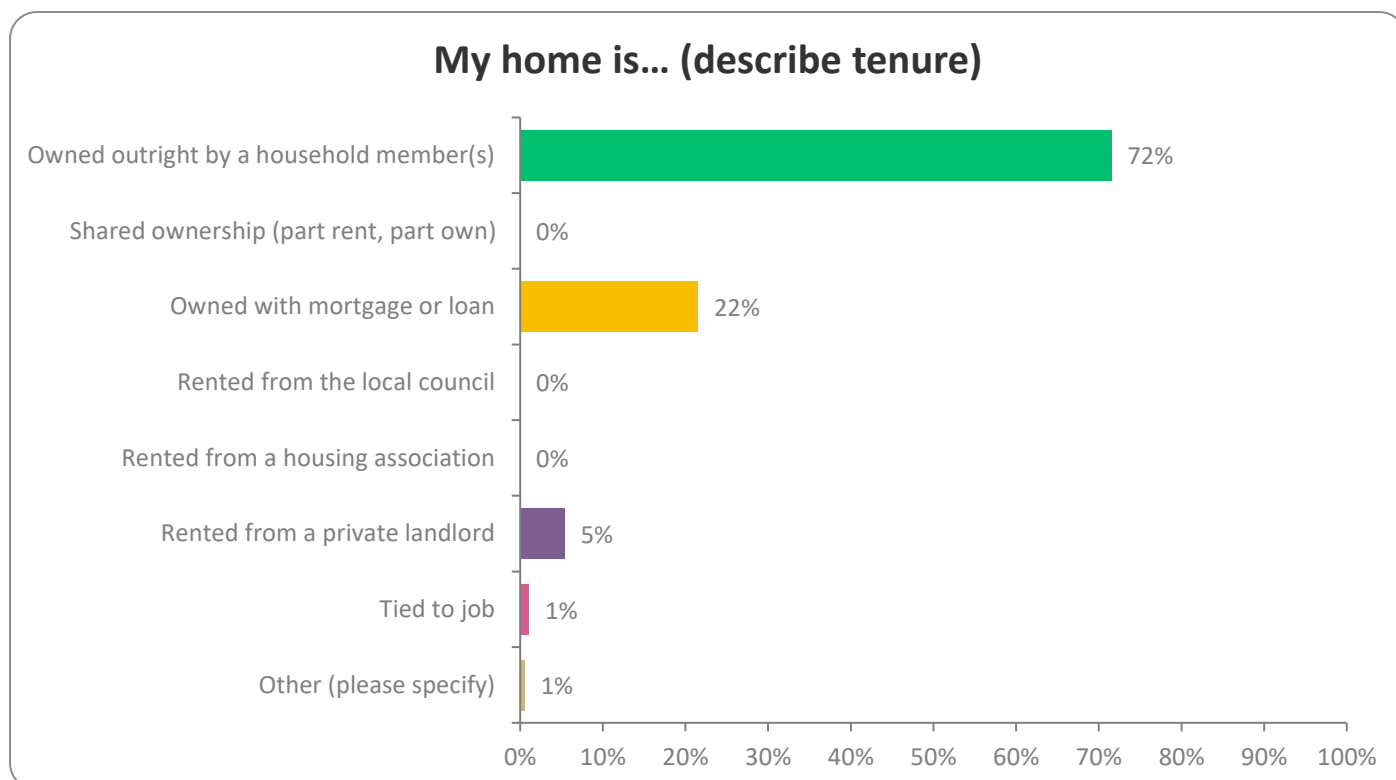
| Q4: Type of house?     |           |        |
|------------------------|-----------|--------|
| ANSWER CHOICES         | RESPONSES | Number |
| Detached               | 68%       | 127    |
| Terrace                | 3%        | 6      |
| Semi-detached          | 27%       | 51     |
| Other (please specify) | 2%        | 4      |
| TOTAL                  |           | 188    |

Q5: How many bedrooms does your home have? Tick one box only



| Q5: Number of bedrooms? |           |        |
|-------------------------|-----------|--------|
| ANSWER CHOICES          | RESPONSES | Number |
| 1 bedroom or bedsit     | 1%        | 1      |
| 2 bedrooms              | 11%       | 20     |
| 3 bedrooms              | 41%       | 78     |
| 4 bedrooms              | 40%       | 75     |
| 5 bedrooms              | 7%        | 14     |
| Other (please specify)  | 0%        | 0      |
| TOTAL                   |           | 188    |

#### Q6: My home is... Tick one box only



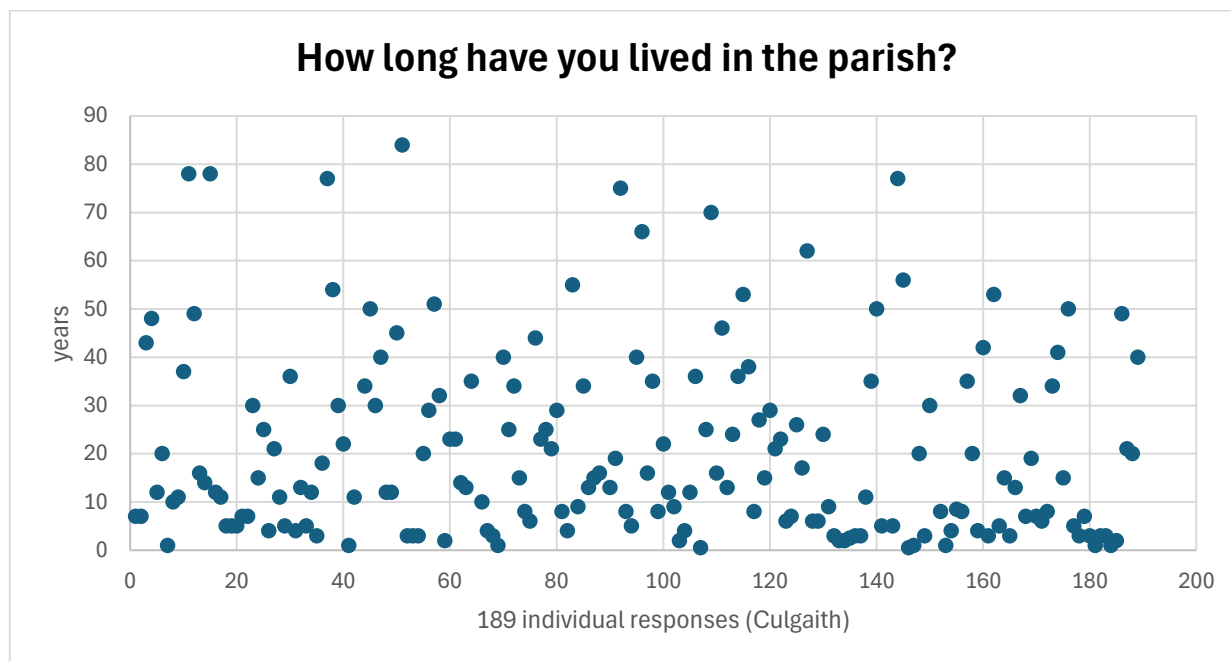
| Q6: My home is...                       |           |        |
|-----------------------------------------|-----------|--------|
| ANSWER CHOICES                          | RESPONSES | Number |
| Owned outright by a household member(s) | 72%       | 133    |
| Shared ownership (part rent, part own)  | 0%        | 0      |
| Owned with mortgage or loan             | 22%       | 40     |
| Rented from the local council           | 0%        | 0      |
| Rented from a housing association       | 0%        | 0      |
| Rented from a private landlord          | 5%        | 10     |
| Tied to job                             | 1%        | 2      |
| Other (please specify)                  | 1%        | 1      |
| TOTAL                                   |           | 186    |

#### Q7: How many families make up your household?

174 responses were from households made up of 1 family and 11 came from 2 family households.

### Q8: How many years have you lived in this parish?

Responses to the question about how long the respondent had lived in the parish ranged from less than 1 year to 84 years. There were a wide range of responses, indicating a healthy spread of long-term and medium-term residents, as well as newer households moving into the parish.

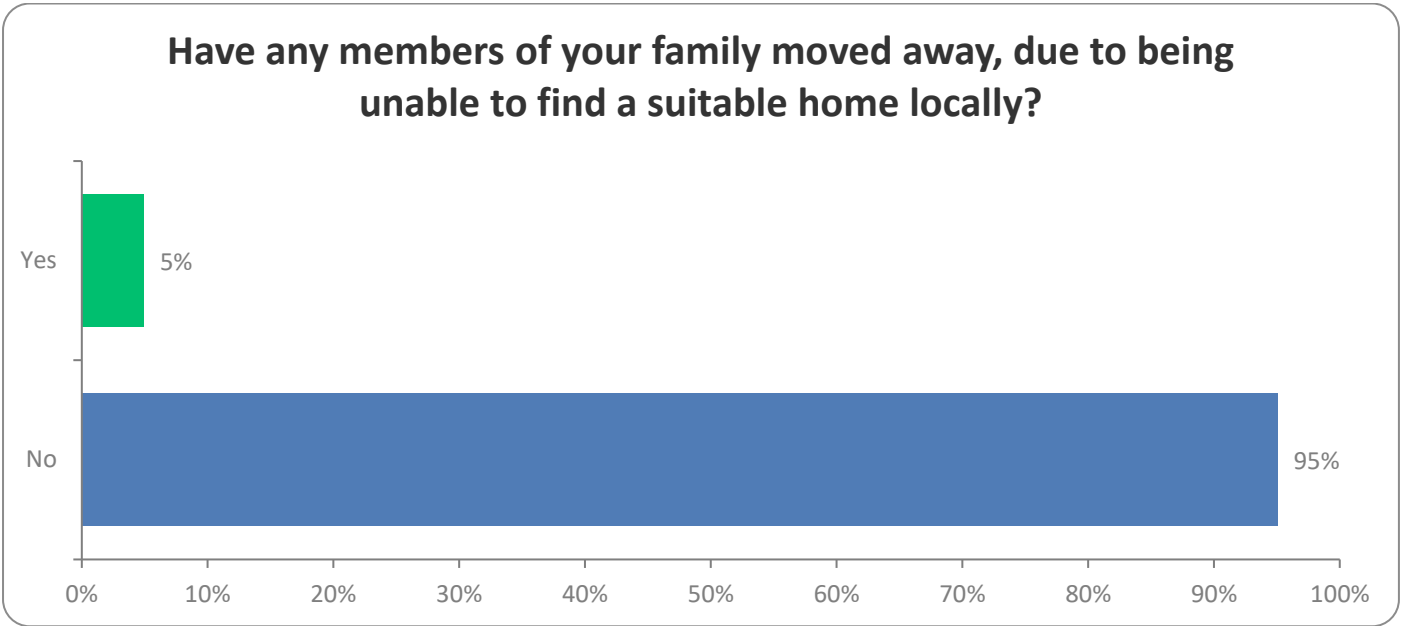


### Q9: Please complete the table to show the age of all those living in your home.

Across the households responding to the survey, the total number of occupants was 411, therefore for this question 411=100%.

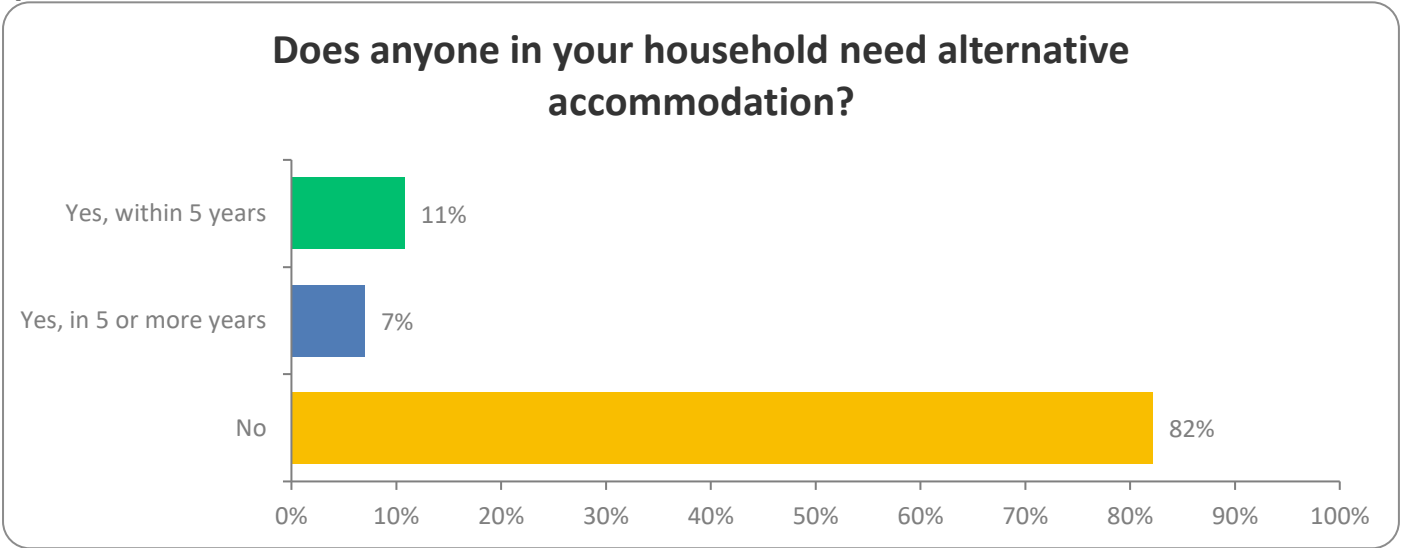
- There are 31 children (7.54%) aged 0-9 years, and 25 (6.08%) aged 10-19 years. An additional 23 people (5.6%) are aged 20-29 years, 38 (9.25%) are aged 30-39 years and 31 (7.5%) are aged 40-49 years.
- The vast majority of residents are aged 50+ with 54 (13.14%) of people aged 50-59, 97 (23.6%) aged 60-69, 91 (22.14%) aged 70-79 and 21 (5.11%) aged 80+.
- According to Census 2021 data, 32.9% of Culgaith are aged 65+ years old.

**Q10: 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? If you answer 'Yes' and the family members wish to move back to the parish, please encourage them to complete the survey for themselves.**



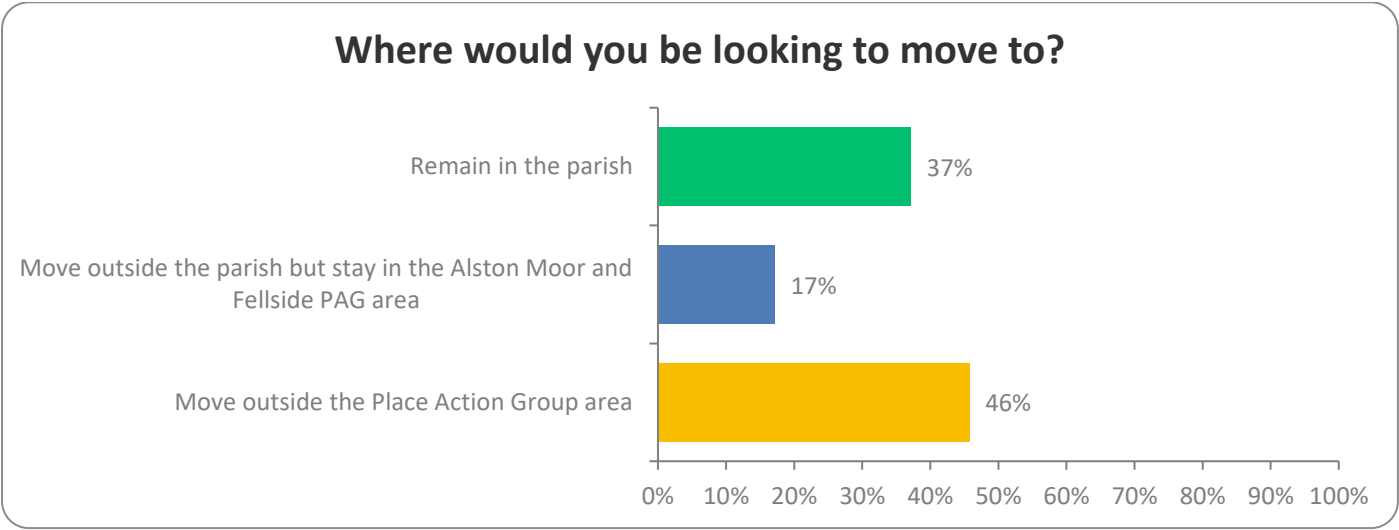
| Q10: Have any members of your family moved away to find suitable accommodation? |           |        |
|---------------------------------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                                                  | RESPONSES |        |
|                                                                                 |           | Number |
| Yes                                                                             | 5%        | 9      |
| No                                                                              | 95%       | 173    |
| TOTAL                                                                           |           | 182    |

**Q11: Do you or does anyone living with you need to move to alternative accommodation, either open market or affordable? If there are two homes involved e.g. if children wish to move out and parents wish to downsize please complete another copy of the questionnaire.**



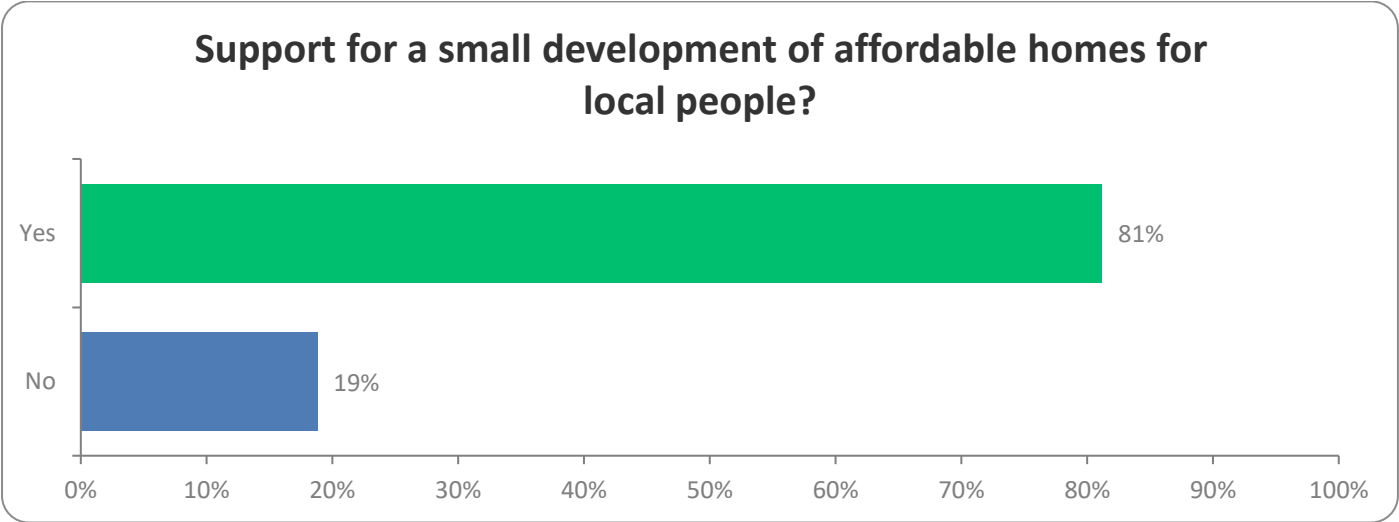
| Q11: Does anyone in your household need to move? |           |        |
|--------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                   | RESPONSES | Number |
| Yes, within 5 years                              | 11%       | 20     |
| Yes, in 5 or more years                          | 7%        | 13     |
| No                                               | 82%       | 152    |
| TOTAL                                            |           | 185    |

**Q12: If you answered ‘Yes’ to question 11, please specify where you would be looking to move to.**



| Q12: Where would you like to move to?                                     |           |        |
|---------------------------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                                            | RESPONSES | Number |
| Remain in the parish                                                      | 37%       | 13     |
| Move outside the parish but stay in the Alston Moor and Fellside PAG area | 17%       | 6      |
| Move outside the Place Action Group area                                  | 46%       | 16     |
| TOTAL                                                                     |           | 35     |

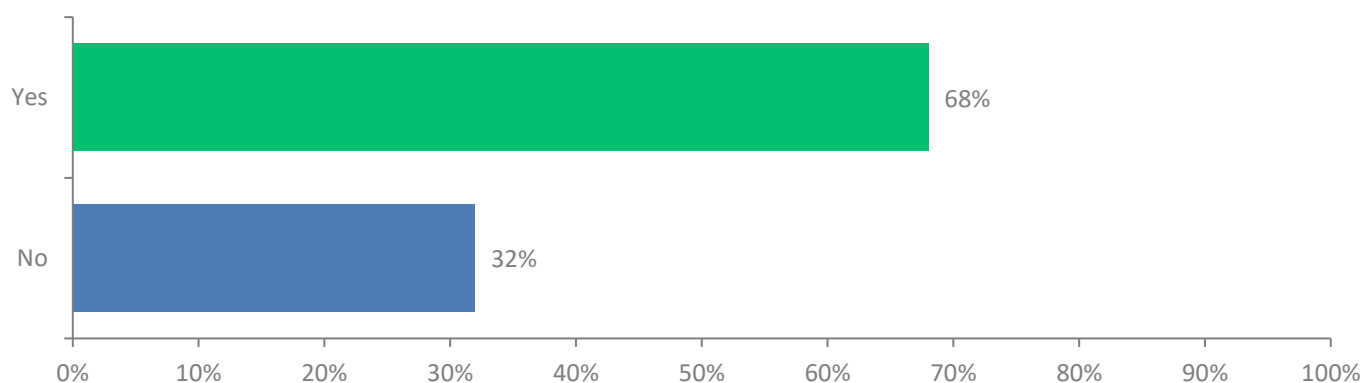
**Q13: If a need should be identified, would you be supportive of a small development (typically 4-8 homes) of affordable homes for local people?**



| Q13: Small development of affordable homes for local people? |           |        |
|--------------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                               | RESPONSES | Number |
| Yes                                                          | 81%       | 138    |
| No                                                           | 19%       | 32     |
| TOTAL                                                        |           |        |

**Q14: Would you remain supportive (in principle, if this survey identifies such a need), for a development (typically 4-8 homes) that is primarily affordable housing for local people, or those with connections to the parish, but also includes a small number of houses for sale if a need was proven?**

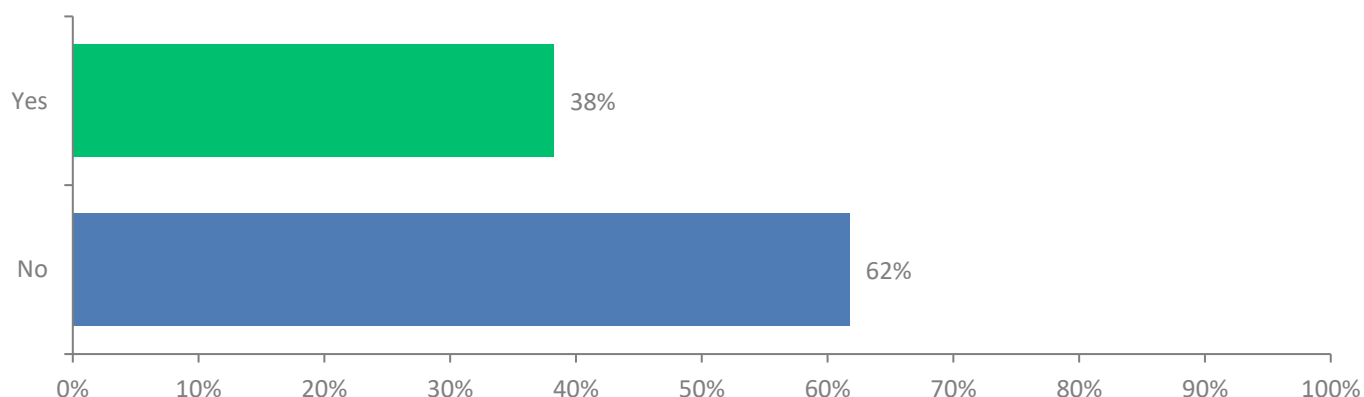
### Support for a mixed development of affordable and open market sale homes?



| Q14: Affordable and market homes, mixed development? |           |        |
|------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                       | RESPONSES | Number |
| Yes                                                  | 68%       | 117    |
| No                                                   | 32%       | 55     |
| TOTAL                                                |           | 172    |

**Q15: Would you support a small development of housing for sale on the open market?**

### Support a small development of open market homes?



| Q15:Homes for sale on the open market? |           |        |
|----------------------------------------|-----------|--------|
| ANSWER CHOICES                         | RESPONSES | Number |
| Yes                                    | 38%       | 65     |
| No                                     | 62%       | 105    |
| TOTAL                                  |           | 170    |

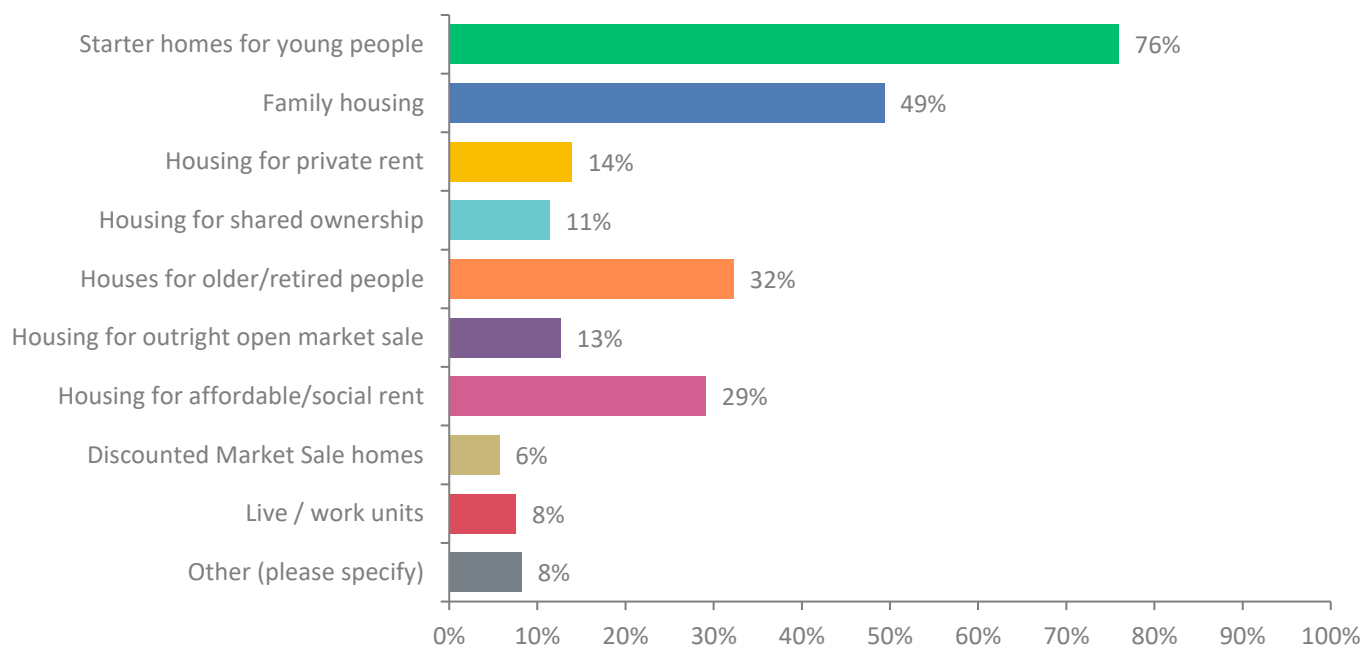
**Q16: Can you suggest a site, an empty property or an underused building in your parish that could be appropriate for housing?**

All site suggestions are included in full in Appendix B.

**Q17: In general, what type of housing do you believe the parish would benefit from? (Please tick all that apply) See Supporting Information about Key Terms at end of survey for more detail**

158 people answered this question with respondents having the option to select more than one housing type.

### What type of housing would your parish benefit from?



| Q17: What type of housing would your parish benefit from? |           |        |
|-----------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                            | RESPONSES | Number |
| Starter homes for young people                            | 76%       | 120    |
| Family housing                                            | 49%       | 78     |
| Housing for private rent                                  | 14%       | 22     |
| Housing for shared ownership                              | 11%       | 18     |
| Houses for older/retired people                           | 32%       | 51     |
| Housing for outright open market sale                     | 13%       | 20     |
| Housing for affordable/social rent                        | 29%       | 46     |
| Discounted Market Sale homes                              | 6%        | 9      |
| Live / work units                                         | 8%        | 12     |
| Other (please specify)                                    | 8%        | 13     |
| TOTAL                                                     |           | 389    |

**Q18: Any Comments?**

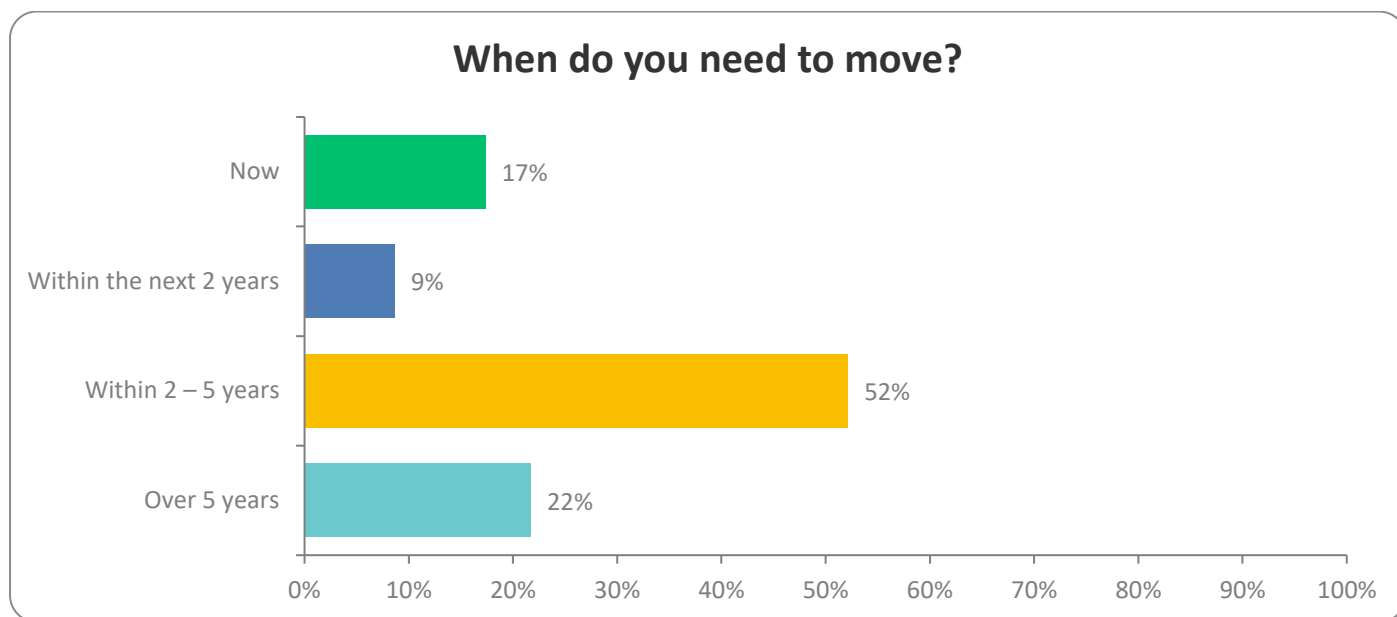
All comments are included anonymously in Appendix C.

**Q19: Please tick one option**

| <b>Q19: Are you in housing need?</b>                                                      |           |        |
|-------------------------------------------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                                                            | RESPONSES | Number |
| I am not in housing need now or in the next 5 years and would like to exit the Survey now | 90%       | 161    |
| I would like to tell you more about my housing need by completing the remaining questions | 10%       | 18     |
| TOTAL                                                                                     |           | 179    |

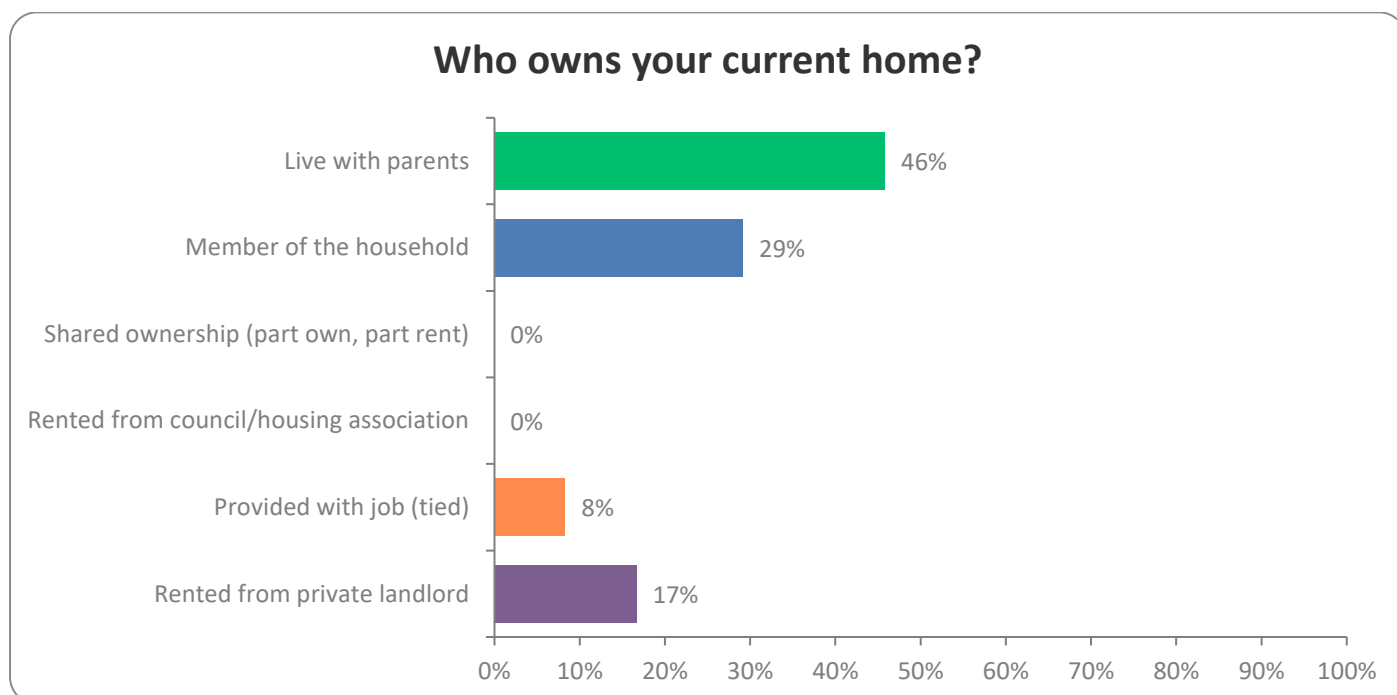
## Survey Part 2 Your Housing Need

**Q20: When do those requiring accommodation (you) need to move from this home?**



| Q20: When do you need to move? |           |        |
|--------------------------------|-----------|--------|
| ANSWER CHOICES                 | RESPONSES | Number |
| Now                            | 17%       | 4      |
| Within the next 2 years        | 9%        | 2      |
| Within 2 – 5 years             | 52%       | 12     |
| Over 5 years                   | 22%       | 5      |
| TOTAL                          |           | 23     |

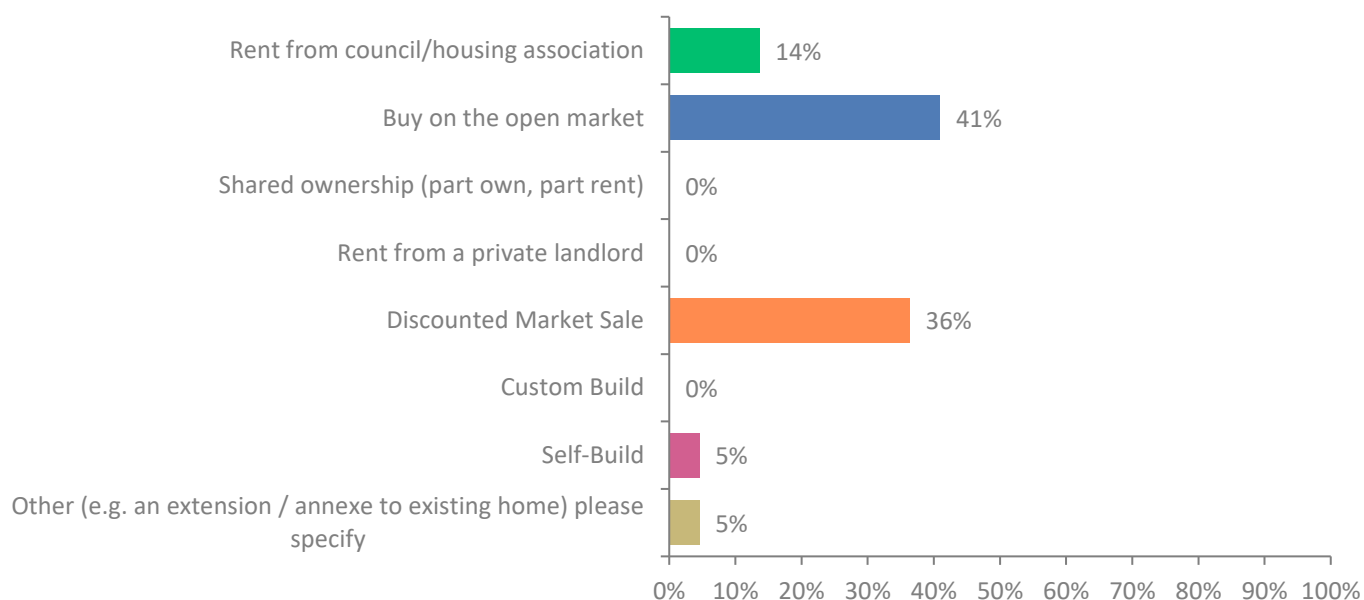
**Q21: Who owns your current home? Tick one box only**



| Q21: Who owns your current home?        |           |        |
|-----------------------------------------|-----------|--------|
| ANSWER CHOICES                          | RESPONSES | Number |
| Live with parents                       | 46%       | 11     |
| Member of the household                 | 29%       | 7      |
| Shared ownership (part own, part rent)  | 0%        | 0      |
| Rented from council/housing association | 0%        | 0      |
| Provided with job (tied)                | 8%        | 2      |
| Rented from private landlord            | 17%       | 4      |
| TOTAL                                   |           | 24     |

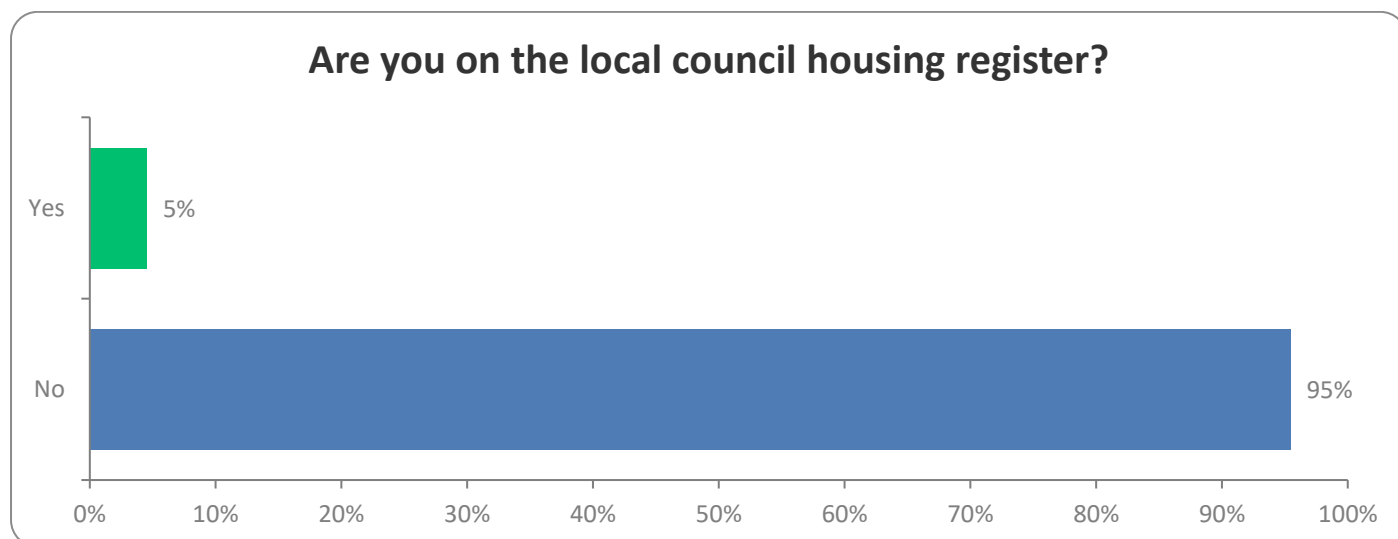
**Q22: If you could stay in/move back to the parish which option would you choose? Tick one box only.**

### Which housing option would you choose?



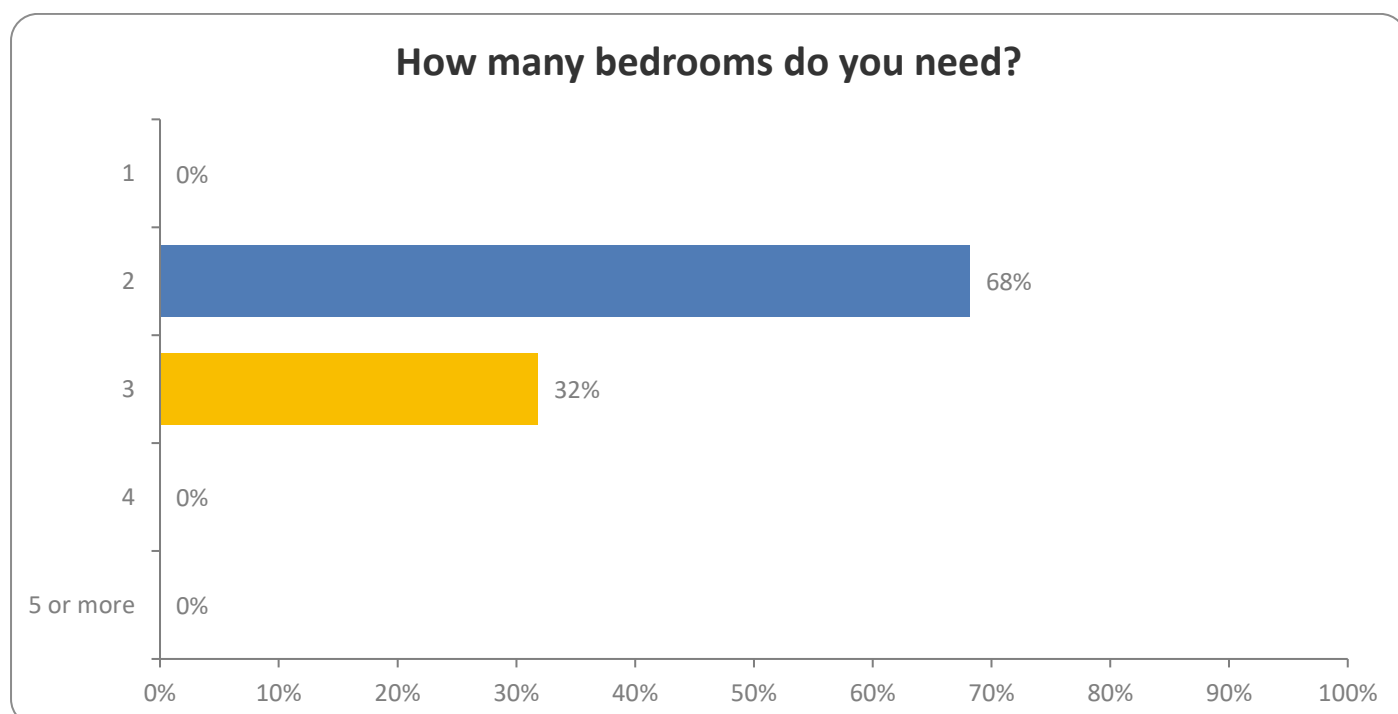
| Q22: Which housing option would you choose?         |           |        |
|-----------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                      | RESPONSES | Number |
| Rent from council/housing association               | 14%       | 3      |
| Buy on the open market                              | 41%       | 9      |
| Shared ownership (part own, part rent)              | 0%        | 0      |
| Rent from a private landlord                        | 0%        | 0      |
| Discounted Market Sale                              | 36%       | 8      |
| Custom Build                                        | 0%        | 0      |
| Self-Build                                          | 5%        | 1      |
| Other (e.g. an extension / annexe to existing home) | 5%        | 1      |
| TOTAL                                               |           | 22     |

**Q23: Are you on the local council housing register or waiting list? To be considered for affordable housing you must also register on Cumbria Choice Housing register. If you would like to register please go to <https://www.cumbriachoice.org.uk/>**



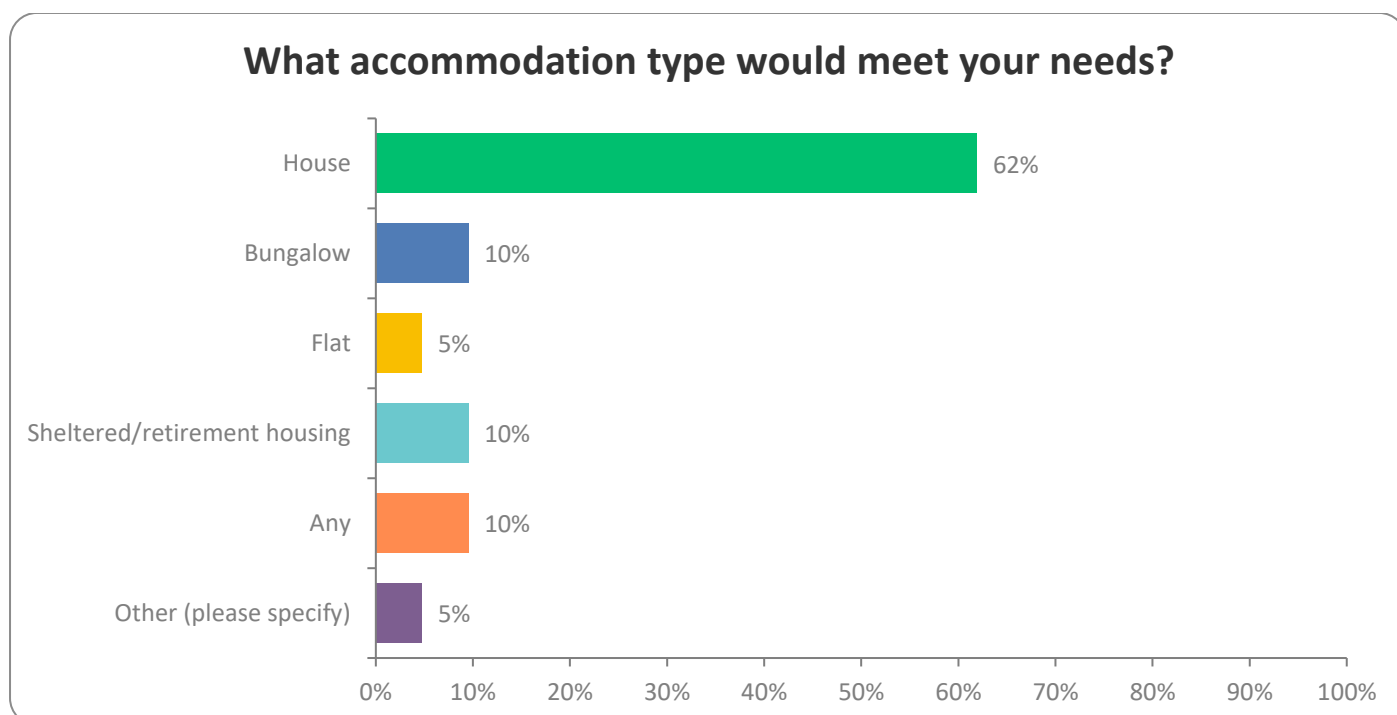
| Q23: Are you on the council housing register or waiting list? |           |        |
|---------------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                                | RESPONSES | Number |
| Yes                                                           | 5%        | 1      |
| No                                                            | 95%       | 21     |
| TOTAL                                                         |           | 22     |

**Q24: How many bedrooms do you need? Tick one box only. Please note that for affordable housing the bedroom allocation is decided by need and set by the local authority's allocations policy.**



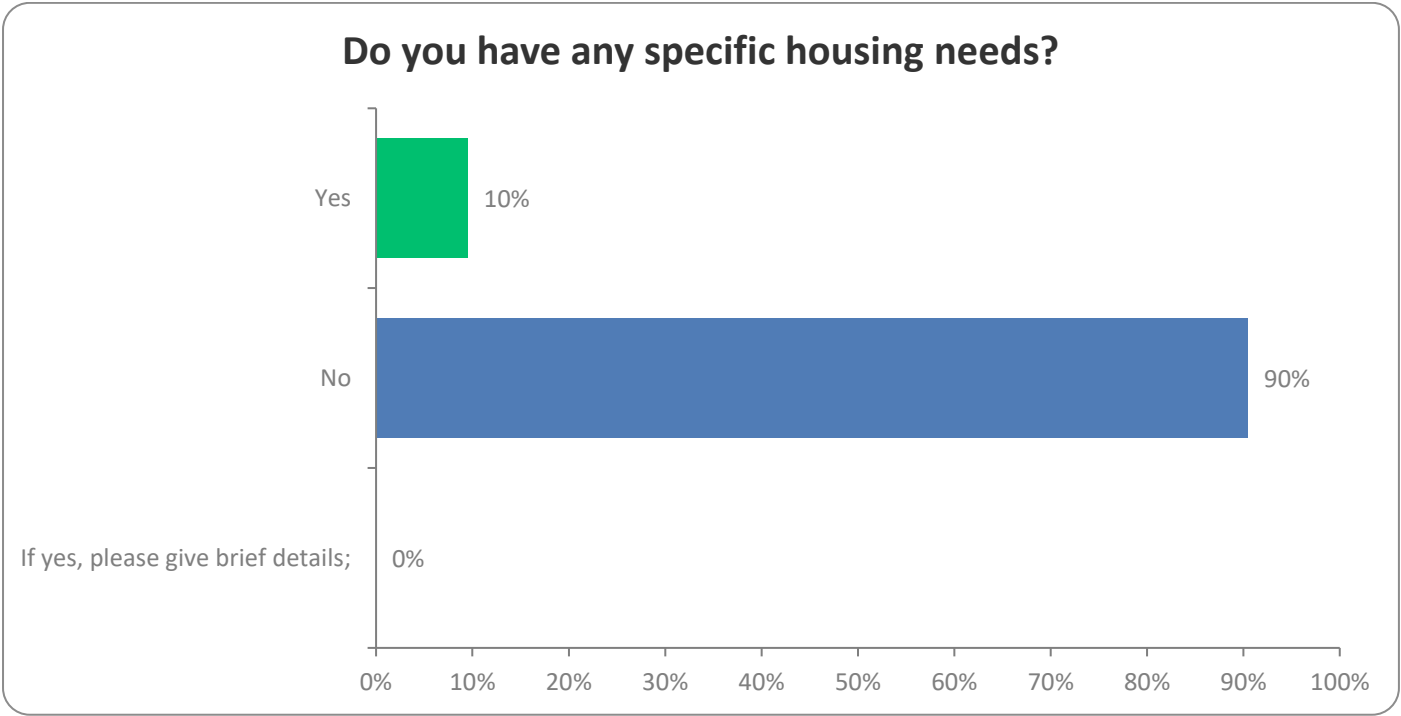
| Q24 : How many bedrooms do you need? |           |        |
|--------------------------------------|-----------|--------|
| ANSWER CHOICES                       | RESPONSES | Number |
| 1                                    | 0%        | 0      |
| 2                                    | 68%       | 15     |
| 3                                    | 32%       | 7      |
| 4                                    | 0%        | 0      |
| 5 or more                            | 0%        | 0      |
| TOTAL                                |           | 22     |

**Q25: What type of accommodation would meet your needs? Tick one box only**



| Q25: What accommodation type would meet your needs? |           |        |
|-----------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                      | RESPONSES | Number |
| House                                               | 62%       | 13     |
| Bungalow                                            | 10%       | 2      |
| Flat                                                | 5%        | 1      |
| Sheltered/retirement housing                        | 10%       | 2      |
| Any                                                 | 10%       | 2      |
| Other (please specify)                              | 5%        | 1      |
| TOTAL                                               |           | 21     |

**Q26: 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.)

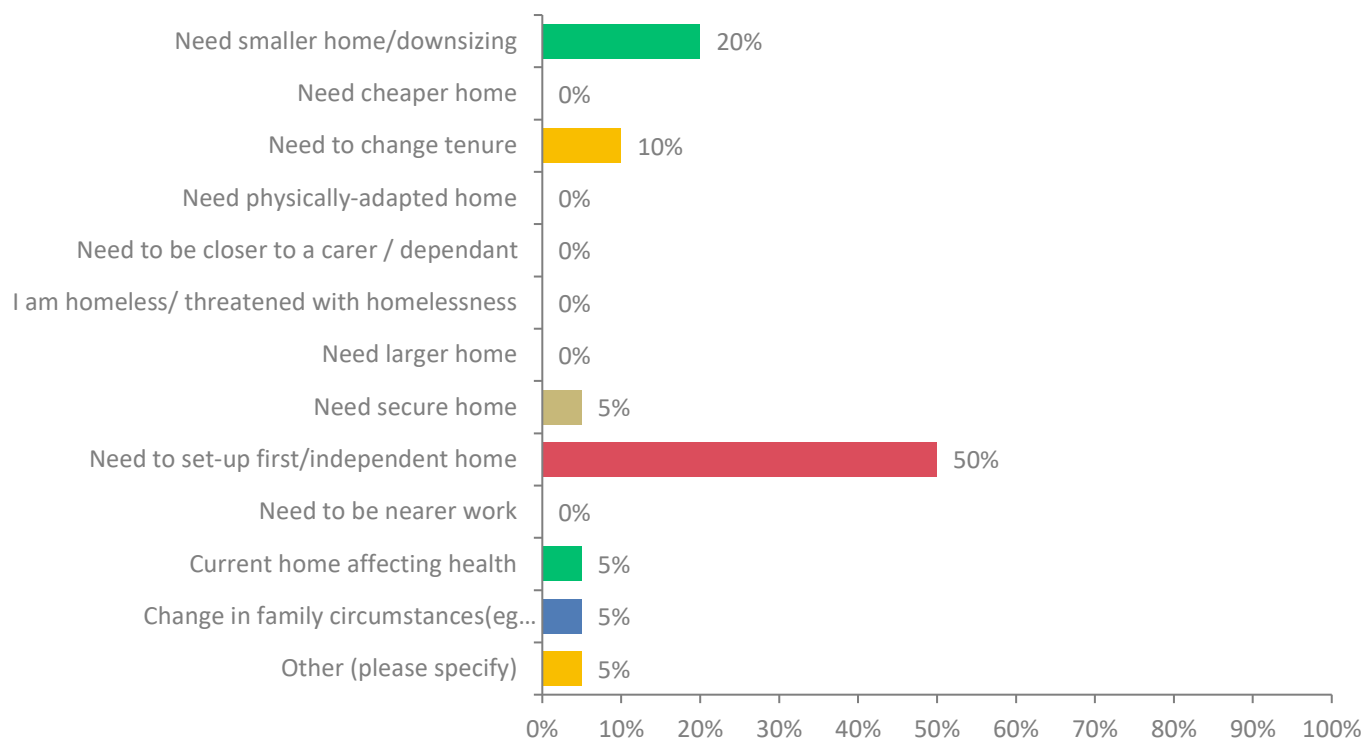


| Q26: Do you have any specific housing needs? |           |        |
|----------------------------------------------|-----------|--------|
| ANSWER CHOICES                               | RESPONSES | Number |
| Yes                                          | 10%       | 2      |
| No                                           | 90%       | 19     |
| If yes, please give brief details            | 0%        | 0      |
| TOTAL                                        |           | 21     |

|                               |
|-------------------------------|
| Specific housing needs given: |
| (None given)                  |
|                               |
|                               |

**Q27: What is your main reason for needing to move? Tick one box only**

**What is your main reason for needing to move?**



| Q27: What is your main reason for needing to move?            |           |        |
|---------------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                                | RESPONSES | Number |
| Need smaller home/downsizing                                  | 20%       | 4      |
| Need cheaper home                                             | 0%        | 0      |
| Need to change tenure                                         | 10%       | 2      |
| Need physically-adapted home                                  | 0%        | 0      |
| Need to be closer to a carer / dependent                      | 0%        | 0      |
| I am homeless/ threatened with homelessness                   | 0%        | 0      |
| Need larger home                                              | 0%        | 0      |
| Need secure home                                              | 5%        | 1      |
| Need to set-up first/independent home                         | 50%       | 10     |
| Need to be nearer work                                        | 0%        | 0      |
| Current home affecting health                                 | 5%        | 1      |
| Change in family circumstances(eg widowed/divorce/separation) | 5%        | 1      |
| Other (please specify)                                        | 5%        | 1      |
| TOTAL                                                         |           | 20     |

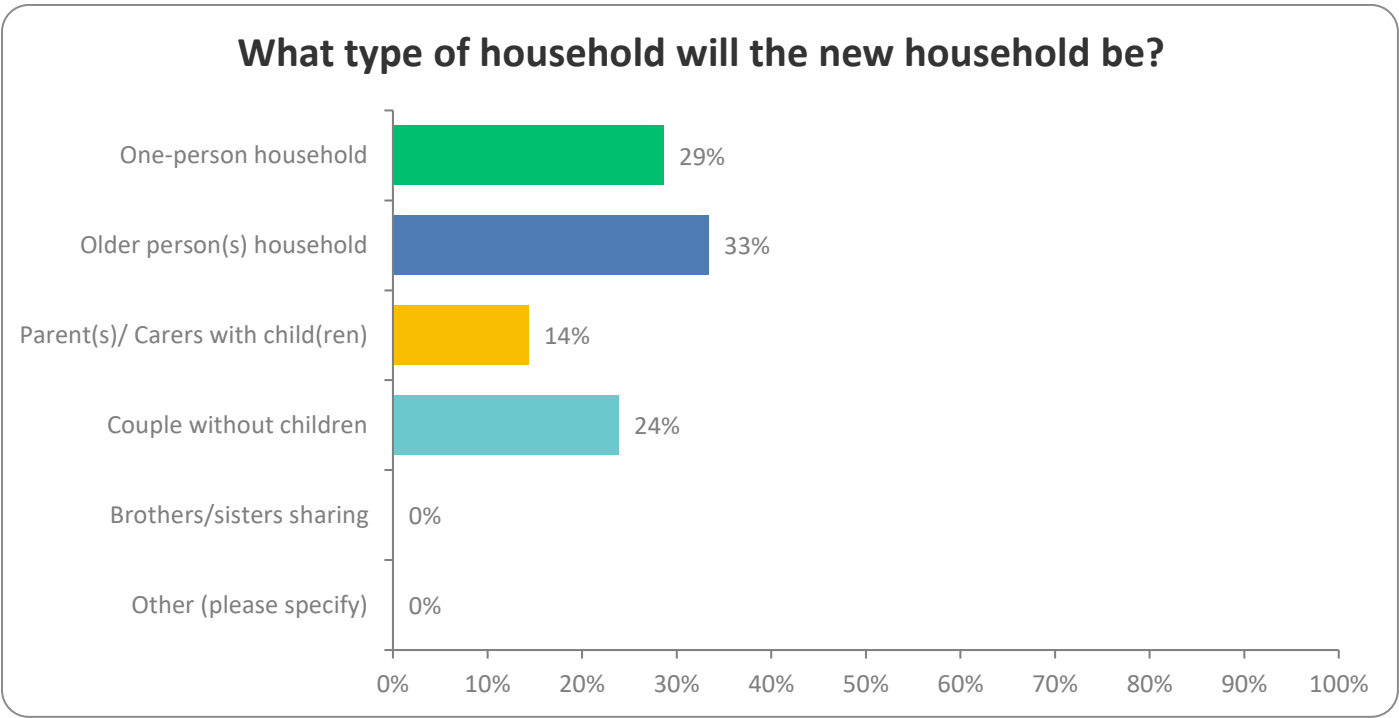
Specific 'other' reasons for moving given:

(None given)

**Q28: Please indicate the age, gender and relationship of each person needing to move. (i.e. those who will make up the new household) If more than one house is needed please complete extra forms.**

- 20 new households described the age and gender of their occupants, accommodating a total of 32 people.
- Twelve of these new households were single-person households.
- Ten occupants were described as male, 15 occupants were described as female. The remaining occupants chose not to tell us their gender.
- Ages of the occupants ranged from 0-9 years (4 people), to 80+ years (1 person).

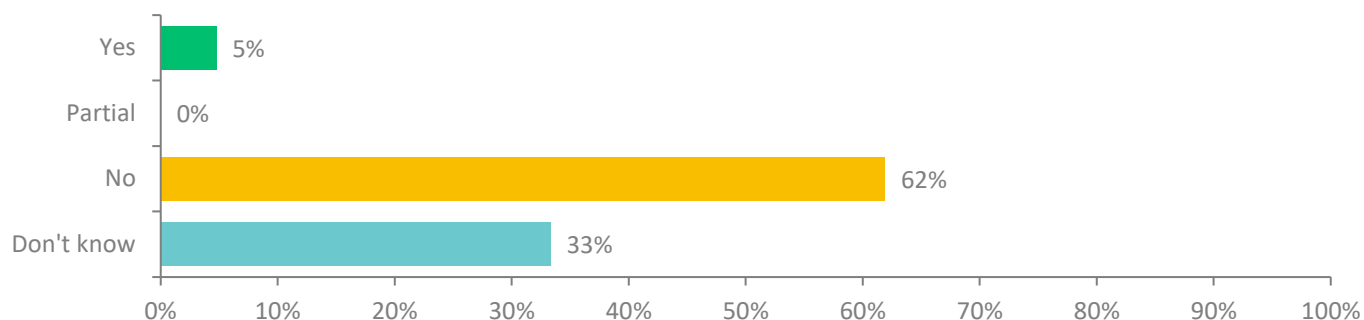
**Q29: What type of household will the new household be? Tick one box only**



| Q29: What type of household will the new household be? |           |        |
|--------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                         | RESPONSES | Number |
| One-person household                                   | 29%       | 6      |
| Older person(s) household                              | 33%       | 7      |
| Parent(s)/ Carers with child(ren)                      | 14%       | 3      |
| Couple without children                                | 24%       | 5      |
| Brothers/sisters sharing                               | 0%        | 0      |
| Other (please specify)                                 | 0%        | 0      |
| TOTAL                                                  |           | 21     |

### Q30: Will the new household be claiming Housing Benefit / Universal Credit?

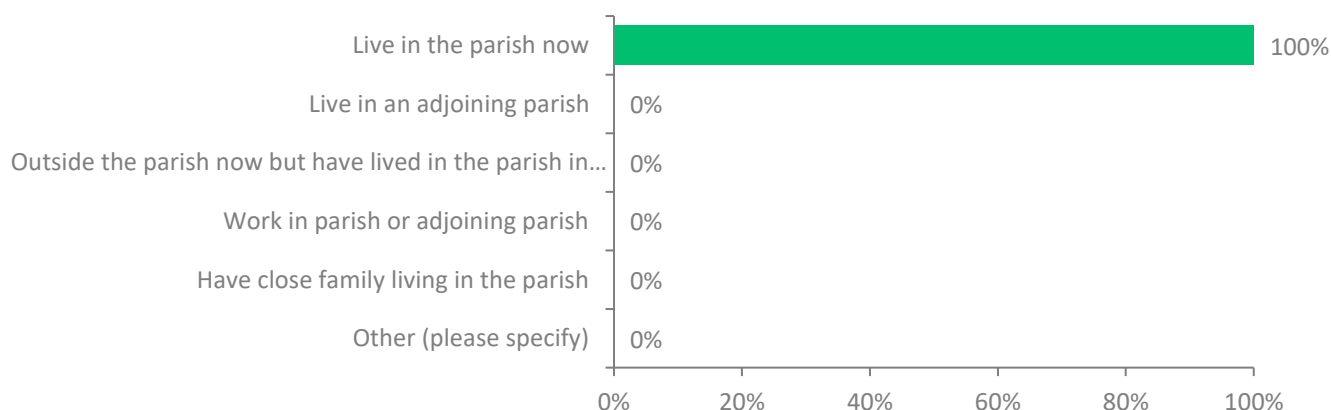
#### Will the new household be claiming Universal Credit/housing benefit?



| Q30: Will the new household be claiming Universal Credit/housing benefit |           |        |
|--------------------------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                                           | RESPONSES | Number |
| Yes                                                                      | 5%        | 1      |
| Partial                                                                  | 0%        | 0      |
| No                                                                       | 62%       | 13     |
| Don't know                                                               | 33%       | 7      |
| TOTAL                                                                    |           | 21     |

### Q31: Which of the following best describes your current situation? Tick one box only

#### What is your current situation?

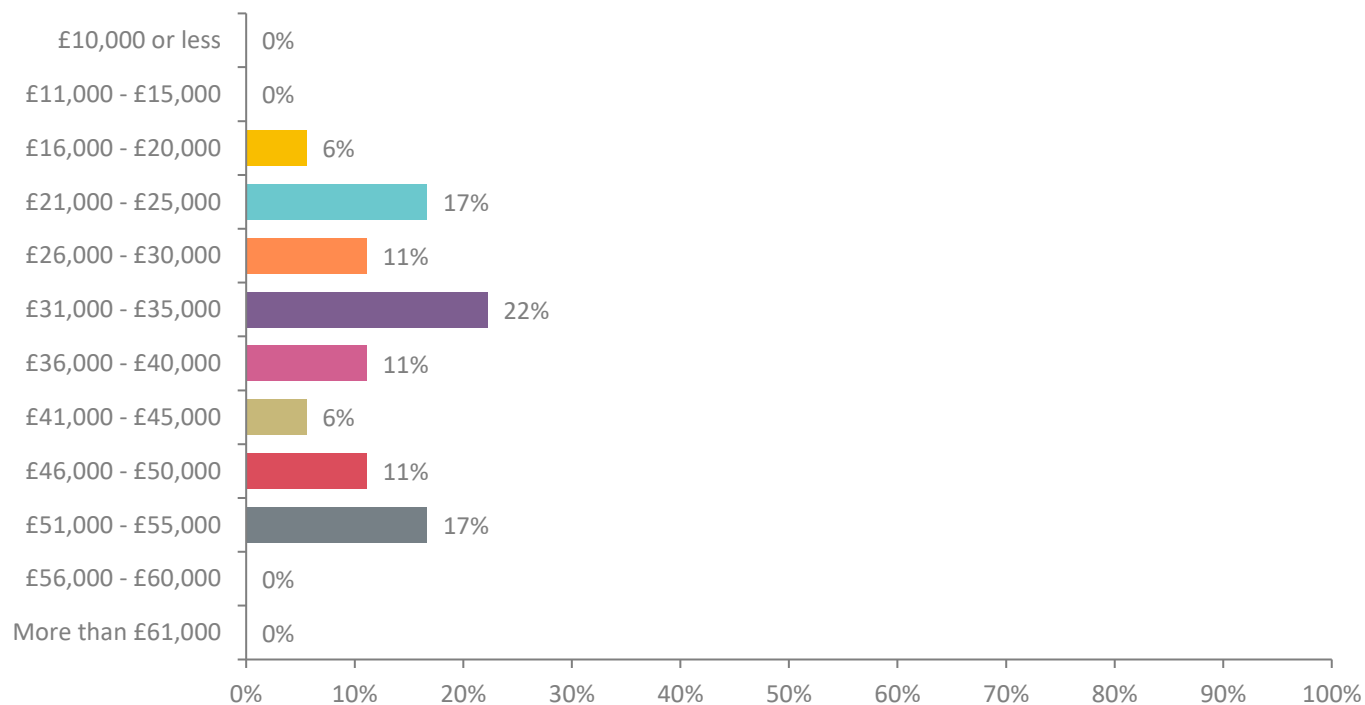


| Q31: What is your current situation?                                |           |        |
|---------------------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                                      | RESPONSES | Number |
| Live in the parish now                                              | 100%      | 19     |
| Live in an adjoining parish                                         | 0%        | 0      |
| Outside the parish now but have lived in the parish in last 5 years | 0%        | 0      |
| Work in parish or adjoining parish                                  | 0%        | 0      |
| Have close family living in the parish                              | 0%        | 0      |
| Other (please specify)                                              | 0%        | 0      |
| TOTAL                                                               |           | 19     |

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**Q32: Please indicate the total gross (before tax) average annual income of the household in housing need (joint if a couple). Do not include housing benefit or council tax benefit. Tick one box only**

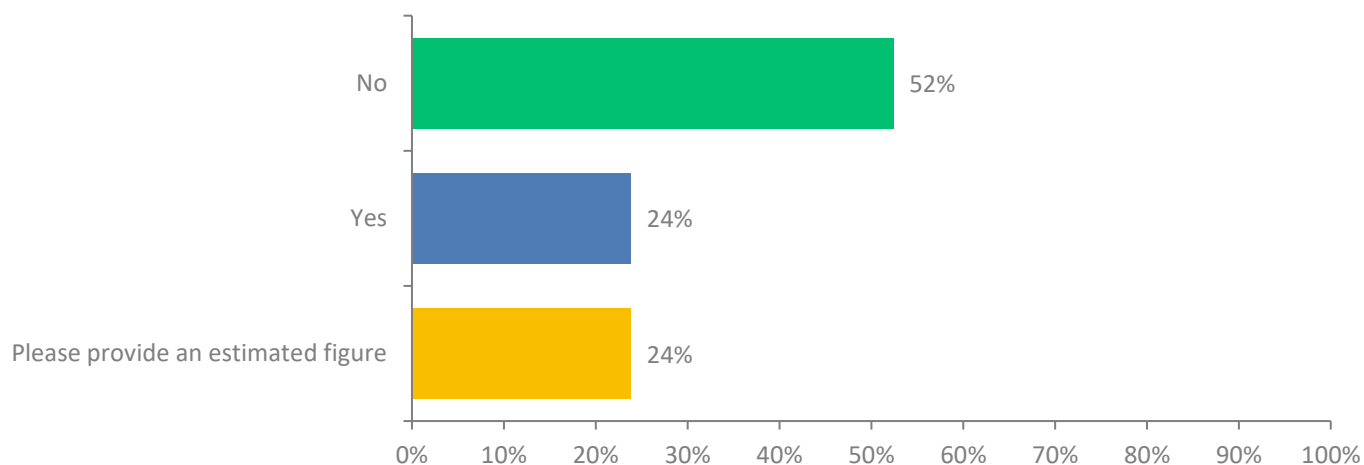
### Estimated gross annual income for the household (joint if couple)



| Q32: Estimated gross annual income for the household (joint if a couple) |           |        |
|--------------------------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                                           | RESPONSES | Number |
| £10,000 or less                                                          | 0%        | 0      |
| £11,000 - £15,000                                                        | 0%        | 0      |
| £16,000 - £20,000                                                        | 6%        | 1      |
| £21,000 - £25,000                                                        | 17%       | 3      |
| £26,000 - £30,000                                                        | 11%       | 2      |
| £31,000 - £35,000                                                        | 22%       | 4      |
| £36,000 - £40,000                                                        | 11%       | 2      |
| £41,000 - £45,000                                                        | 6%        | 1      |
| £46,000 - £50,000                                                        | 11%       | 2      |
| £51,000 - £55,000                                                        | 17%       | 3      |
| £56,000 - £60,000                                                        | 0%        | 0      |
| More than £61,000                                                        | 0%        | 0      |
| TOTAL                                                                    |           | 18     |

**Q33: Do you have SAVINGS which may be used to contribute towards the cost of a new home? Please provide an estimated figure**

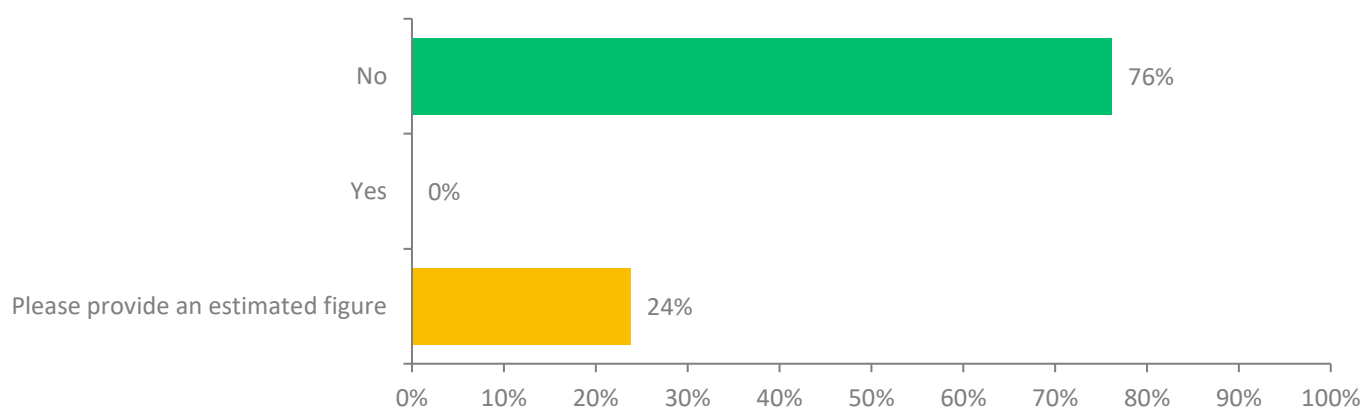
### Do you have any savings to put towards your new home?



| Q33: Do you have any savings to put towards your new home? |           |        |
|------------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                             | RESPONSES | Number |
| No                                                         | 52%       | 11     |
| Yes                                                        | 24%       | 5      |
| Please provide an estimated figure                         | 24%       | 5      |
| TOTAL                                                      |           | 21     |

**Q34: Would you expect to have any MONEY from the sale of your current home(s) which may be used to contribute towards the cost of a new home? Please provide an estimated figure**

### Do you have any money from the sale of your current home?



| Q34: Will you have any money from the sale of your current home to put towards a new home? |           |        |
|--------------------------------------------------------------------------------------------|-----------|--------|
| ANSWER CHOICES                                                                             | RESPONSES | Number |
| No                                                                                         | 76%       | 16     |
| Yes                                                                                        | 0%        | 0      |
| Please provide an estimated figure                                                         | 24%       | 5      |
| TOTAL                                                                                      |           | 21     |

## Appendix B – Site Suggestions (Q16)

**Q16 Can you suggest a site, an empty property or an underused building in your parish that could be appropriate for housing?**

| Parish   | Site suggestions                                                                                                                                                                                                                                                                   |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Culgaith | There are some open areas within the village (Skirwith) that might be suitable for residential development. There are also a number of unoccupied properties and barns that could be developed.                                                                                    |
| Culgaith | We own a half acre paddock that could be offered                                                                                                                                                                                                                                   |
| Culgaith | Land at Blencairn Hall Farm                                                                                                                                                                                                                                                        |
| Culgaith | Mrs Millers/former Garden Centre Black Barns, Culgaith - disused farm building on main village road                                                                                                                                                                                |
| Culgaith | No - key aspect for affordable housing location is affordable and available public transport so that residents can travel to likely places of work eg Penrith. ie no point having affordable houses if car needed as incurs a huge extra cost of running car.                      |
| Culgaith | The old garden centre off station road                                                                                                                                                                                                                                             |
| Culgaith | There are several family homes for sale in my village                                                                                                                                                                                                                              |
| Culgaith | Hazeldene - old garden centre site in Culgaith CA0 1QF                                                                                                                                                                                                                             |
| Culgaith | Culgaith have enough new houses thats been built                                                                                                                                                                                                                                   |
| Culgaith | Culgaith is vastly overdeveloped, however, the old garden centre could be developed and there is a pocket of unused and boarded up cottages in the centre of the village that look an eyesore.                                                                                     |
| Culgaith | Old garden centre near rail crossing                                                                                                                                                                                                                                               |
| Culgaith | Former Hazeldean Garden centre site, Culgaith                                                                                                                                                                                                                                      |
| Culgaith | Farms in middle of village. Farm buildings on unused farm in village.                                                                                                                                                                                                              |
| Culgaith | Railway Station and land that used to have a garden centre in situ. Empty farm buildings in the centre of the village.                                                                                                                                                             |
| Culgaith | Hilltop, Culgaith, CA10 1QF                                                                                                                                                                                                                                                        |
| Culgaith | I belive Culgaith and other villages in the area have already undergone significant development at the risk of too many new houses too quickly. Identifying more sties for yet more development is counter-productive to maintaining villages as small rural communities.          |
| Culgaith | Village Hall being 'moved'. You could repurpose the old village hall for local people who would otherwise have to move out of the parish.                                                                                                                                          |
| Culgaith | Old nursery/garden centre?                                                                                                                                                                                                                                                         |
| Culgaith | Brown site where garden centre used to be                                                                                                                                                                                                                                          |
| Culgaith | Not enough infrastructure to support further residential development.                                                                                                                                                                                                              |
| Culgaith | Inglenook Cottage, Culgaith Church House, Culgaith                                                                                                                                                                                                                                 |
| Culgaith | Barn next door to us would fit a semi or detached house (unused). Culgaith - the old garden centre on Station Road, would fit a development - recent properties added to Otters Holt were too expensive for my son and daughter in law so further development needs to be cheaper. |
| Culgaith | The former garden centre/nursery                                                                                                                                                                                                                                                   |
| Culgaith | Former garden centre, Station Road                                                                                                                                                                                                                                                 |
| Culgaith | Old Garden Centre, Station Road -= affordable housing for young families. Very important that sites like this (ie Brownfield sites) are used and NOT green belt (needed for farming!). Also to avoid extension of present limits of village.                                       |
| Culgaith | Old garden centre site backing onto Otters Holt                                                                                                                                                                                                                                    |
| Culgaith | Empty properties in village                                                                                                                                                                                                                                                        |
| Culgaith | The old garden centre/cafe, bottom of hill                                                                                                                                                                                                                                         |

|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Culgaith | The building and plot by the railway crossing that has been empty and unused for years.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Culgaith | Red House Farm yard                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Culgaith | An old farm building on the outskirts of Ousby - vacant for 27 years (Skirwith side of Ousby on left going into Ousby)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Culgaith | The Vic in Culgaith if redeveloped                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Culgaith | Already identified by Westmorland and Furness Council                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Culgaith | Hazel Dene, Station Road, Culgaith                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Culgaith | Old garden centre site by level crossing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Culgaith | Area near old Culgaith station                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Culgaith | Old garden centre site hazeldene                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Culgaith | The old Hazeldene Garden Centre site.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Culgaith | There are some long term empty properties in the main street of Culgaith village. Some have been empty for more than 15 year's.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Culgaith | Empty property on main road through Culgaith - needs bringing back into use                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Culgaith | A small field, on the corner, below Howrigg Farm, half mile outside Blencarn village                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Culgaith | Not aware of any.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Culgaith | No, the villages in this area (especially Culgaith), over the past number of years have undergone a rapid rise in population numbers, to the point where many would say villages are being over-developed. Rural villages need to remain as small community village environments - otherwise we will lose rural villages such as Culgaith as they turn quickly into 'urban' environments more like a small town. Trying to identify places where yet more houses could be crammed in is not what people of the village want - and I think this question 15 could lead to a mis-interpretation of 'housing desire/need'. |

## Appendix C - All Survey Comments (Q18)

### Q18 Any comments?

| Parish   | Any comments?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Culgaith | Q15. Not sure - unless it was the type of housing ticked in question 17.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Culgaith | We no longer need a 4 bedroomed house. A two bedroomed home would be valuable. Our present home would be sold very quickly.                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Culgaith | The village generally has a mix of properties that are above average market value due to the attractive situation of the village. Over the last 10-20 years it has attracted retired home owners with a small number of second homes. Presently it is difficult for young families on low incomes to locate to the village. Also its situation requires families to have at least 1 car and commonly 2. Again a barrier for low income families. Q22. I would wish to consider custom or self build as there are limited properties of the type I would like to relocate to. |
| Culgaith | The cost of housing is linked to its availability, which is affected by the prevalence of holiday rentals, AirBnB, and second home ownership. It's not just a question of increased supply. Well built and maintained homes with affordable rents, managed by local authorities, or by large scale institutions, who can provide both funding for both the build, and the monitoring and maintenance, of good quality housing, is essential, but we also need some control over the aspects of housing listed above - holiday lets, AirBnB, second homes.                    |
| Culgaith | Since covid we have seen an increase in people from teh south of England moving to the parish, often retired people. This has changed the dynamics of the parish and the community feel is being lost (eg neighbours not speaking). Also has outpriced young families.                                                                                                                                                                                                                                                                                                       |
| Culgaith | This survey doesn't cover half of what is needed. You've not asked about any need in extra services to go with housing. No further housing should be considered without Doctors, Dentists, Schools, Transport. We need housing for younger people that is affordable and for older who wish to downsize without leaving the area. Q25. This question is very badly laid out not everyone is retirement aged. Q32. Again badly proposed question. Children needing to move out after education don't have earnings now. When ready to move will have.                         |
| Culgaith | Q15. Only after local occupancy first needs are met                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Culgaith | More houses should be restricted to local occupancy.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Culgaith | It seems that new build houses in the area are mostly large and expensive. Where there are 'affordable' options they are squeezed in with almost no garden, poor access and very limited parking.                                                                                                                                                                                                                                                                                                                                                                            |
| Culgaith | Affordable houses for young families on low incomes and maybe only one income. Nor large, expensive detached houses which often seem to be built in these villages round here.                                                                                                                                                                                                                                                                                                                                                                                               |
| Culgaith | Our home is also our place of work.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Culgaith | Any development should be sympathetic and include the necessary infrastructure (transport, roads, waste management and sewage).                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Culgaith | believe optimum locations for affordable house schemes are sizeable villages with good public transport links to Penrith. Schemes need to be not only affordable but also viable as cost effectives places for younger folks to live and enjoy neighbourhood of similar minded people.                                                                                                                                                                                                                                                                                       |
| Culgaith | Appropriate and adequate infrastructure needs to be in place wherever any new housing of any description is built. Consider which villages have schools, transport links, utilities according to the type of housing available. Q10 N/A Q11 possibly in 5 or more years Q12 Dont know.                                                                                                                                                                                                                                                                                       |

|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Culgaith | Can't comment q17 as I don't know the needs well enough - hope this survey provides useful data!                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Culgaith | People don't want to live in my village - they probably view it as too far from Penrith                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Culgaith | Houses have been built in the parish but are far too expensive young and locals cannot afford to live here.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Culgaith | Single parent, with children, affordable housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Culgaith | Family housing under £400k to support the village and its school. It was almost impossible for us to move back into a village we have family ties to for over 30 years due to costs of housing. WEeare a dual income household.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Culgaith | If more family housing or starter homes were to built, provision to support the school would be required as the school would/could reach capacity.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Culgaith | This would enable people to remain as a community more suitable to village life and the surrounding area of beauty. Please make sure of water and sewage facilities before numbers increase.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Culgaith | Given the significant amount of development over the past number of years, for the sake of preserving villages as small rural communities, I believe a one-out-one in principal should now be accepted.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Culgaith | Affordable bungalows for retired people to buy - nor £4k and above.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Culgaith | Please don't build houses in silly places likely to flood in the next 5-10 years - like Otters Holt. Also, don't build on the land that naturally drains the village as the run-off will cause huge problems.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Culgaith | We have answered yes to Q14 however only if the developer commits to building affordable housing first for local people or those with connections to the parish first. The housing development should preserve the character of the village area and not detract from existing people's enjoyment. It is important that environmental considerations are taken into account in particular the wildlife areas must be preserved and not disturbed. In this village there are a valuable wildlife areas in the fields surrounding the village green, including rare species such as curlew.                                                                                                                          |
| Culgaith | I don't believe Culgaith has the social facilities to accommodate more housing. There is no shop, the school is at capacity, any further development needs the facilities and infrastructure improved first.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Culgaith | We don't require large expensive homes for people with a large retirement pot to move to. We don't require large expensive homes for people to use as second homes. We need small affordable homes for young local families/people to get a start.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Culgaith | There are homes for older people in this village which are not being filled, mostly because of lack of public transport. These should be offered to young couples who are struggling to find somewhere to live locally.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Culgaith | Culgaith is possibly not appropriate for affordable housing - no public transport, no shops, no services - most people need 2 cars and families and old people struggle. The roads are single track and traffic is already a problem. Adding more homes will increase the problem. There is already a mix of housing in the village, some of it affordable. The large and relatively recent development at Otters Holt has expanded the village and there are always houses for sale - so no new homes for sale are necessary. I would support housing for older people who really want to stay in the village but as stated above, other services would be needed to make this a realistic option. Q13. possibly. |
| Culgaith | Families with children would be most welcome.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Culgaith | Q13,14,15. Depends where they are to be sited.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Culgaith | Would support houses for local people if we were on a bus route.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Culgaith | Q 15. Already have Otters Holt!                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Culgaith | Smaller scale developments of 'local occupancy', affordable for families help keep rural villages going - supports local schools and churches and other community groups. Would rather pay rent to Council than private landlord - want my rent to go directly into repairs and maintenance NOT profit for a private individual. Q 10. They want to live in the Eden Valley - not necessarily this parish - can't afford. Q19. But have family who have been and are struggling now to pay mortgage. |
| Culgaith | Whilst we cannot foresee at present a need to move to alternative accommodation in the foreseeable future, we may choose to move out of the PAG area into a town to more easily access more services more easily. However in theory we would support the development of a small number of primarily affordable homes for local people in the PAG area.                                                                                                                                               |
| Culgaith | Culgaith has seen considerable expansion in recent years arguably beyond its community amenities and services. Any loss of agricultural lands to housing development is irreversible.                                                                                                                                                                                                                                                                                                                |
| Culgaith | My daughter rents at moment would like a house in this village with 4 beds that could accommodate her family at an affordable price.                                                                                                                                                                                                                                                                                                                                                                 |
| Culgaith | Numbers at the school need to be checked before encouraging more families to move to the village. It would be a shame if they can't send their children to the village school.                                                                                                                                                                                                                                                                                                                       |
| Culgaith | No green sites should be used for new housing. Any new housing must also include provision for facilities: sewers, schools, hospitals. Ideally from profits of housebuilders.                                                                                                                                                                                                                                                                                                                        |
| Culgaith | It is my understanding that most/all of the original council houses are now privately owned. I think this is a crying shame especially in our current climate. People need affordable and secure tenancies in 'nice' villages and should not be pushed out to nearby towns.                                                                                                                                                                                                                          |
| Culgaith | Q11. Not sure what the definition of need is. I and members of my household will have a need/desire to live closer to medical care, shops and various community facilities and attractions without having to travel by car every time we leave the house. We would also be looking to have a smaller garden to manage.                                                                                                                                                                               |
| Culgaith | Family have been here since 1600                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Culgaith | Too many large unaffordable houses being built and too many small properties where two are converted into one large house with the result that there are no starter homes.                                                                                                                                                                                                                                                                                                                           |
| Culgaith | Skirwith infrastructure does not support additional housing. Renovations of some derelict houses would be better.                                                                                                                                                                                                                                                                                                                                                                                    |
| Culgaith | Next door has been for 2 years plus a vacant private property suitable for 1 person or a couple with no takers due to high rent charged. A person is in there temporarily now (Church View, Church Street). Bungalows for older/retired. Q 14. I do not trust these developments to deliver affordable definition is probably not 'affordable' eg 200k +                                                                                                                                             |
| Culgaith | Rather than building more houses and in particular building on previously undeveloped land, I would suggest that there should be some form of restriction on the sale of properties as second homes (or change to holiday lets) as we seem to have an increasing number of very suitable starter homes for young locals or families being snapped up by people who have no previous connection with the village and spend very little time here.                                                     |
| Culgaith | This is the thin edge of the wedge. It's never going to be 4-8 houses, this is Labour, 400-800 houses more like. Look at Penrith and all the building sites!                                                                                                                                                                                                                                                                                                                                         |
| Culgaith | New houses should be built exclusively for local people                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Culgaith | Maybe it would encourage business/entrepreneurship given the government efforts to quash any attempt to help the economy.                                                                                                                                                                                                                                                                                                                                                                            |
| Culgaith | The survey is based around younger people that 'may' want to live here. This is just speculative rather than confirmed opinions or cases. I don't feel young families would want to be isolated but also the survey seem to suggest locals would get first choice which isn't correct.                                                                                                                                                                                                               |

|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Culgaith | No shortage of affordable properties in the area. There are many vacant and empty properties, why not provide schemes to help people restore, rather than build new homes. Recycling is always better strategy and in line with lower emissions policies. Also this area is a conversation area.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Culgaith | There is no shortage of affordable cottages in this area and there are existing vacant dwellings and cannot see any need for additional development. It would be more advisable to provide support for renovating derelict or abandoned buildings to local people to restore and maintain the historic and conservation of the beauty of these villages.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Culgaith | The village of Skirwith already has a balance of housing types and is appreciated for its diverse population - old and young, working and retired, children. At its current population size it is sustainable. But very reliant on the fellrunner and school buses for access to schools, shops, services and amenities.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Culgaith | There are enough house within our parish. New housing are spoiling the countryside. It would be better to renovate empty buildings or houses than to keep building. People say they can't afford a house but they're not prepared to do one up.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Culgaith | Recent housing in Culgaith has been open market properties, often 4+ bedrooms which are unaffordable for most people. Generally not supportive of new development but any future development must be smaller (1, 2, 3 bedrooms) and be truly affordable housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Culgaith | It is not sustainable to build more new houses in the villages because at least one (and often several more) cars are required for workers and children over 17 due to minimal public transport. This is an expense and environmental cost that can be avoided. New houses should be built in Penrith where supermarket, entertainment, hospital/doctor/dentist, jobs and rail/bus links exist. Even for families with children, QEGS does not always provide transport for sixth formers in catchment anymore necessitating even more car travel.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Culgaith | It is a common viewpoint from many who I speak to on this issue that Rural areas need to remain 'rural', otherwise every area will become 'urbanised'. Rural areas are naturally limited on infrastructure, services and facilities.... and to continually keep building housing and introducing more population can quickly overwhelm what is here. The place for housing development is in urban areas, where they have the infrastructure, facilities and services. Please allow rural areas to remain rural, with their traditional rural environments and small communities. I believe the focus for new housing, in order to meet the rapid increasing population of the UK, should be in large urban areas such as Manchester, London, Birmingham etc. When it comes to rural areas such as ours in the Eden Valley and Alston, new-builds should be very limited and population numbers should work more aligned to one-in-one-out. It is accepted that Local Government levels are under pressure from National Government in terms of housing targets etc. , but there needs to be real push-back from rural areas in order to protect what is already here. I hope that those within Local Government levels who are representing the people who are already living in the villages around the Eden Valley and Alston area, can see that we don't want rural areas filled with more housing developments, we want to protect the traditional rural environment and retain small friendly rural communities. |

## Appendix D - Summary results table, by forming household

| ref | Parish   | Current no beds | Current tenure                          | Current situation      | Who owns current home?   | New household will be...         | Pref no beds | Pref property type           | Pref tenure                           | Main reason to move                                           | Recommended tenure – based on financial info |
|-----|----------|-----------------|-----------------------------------------|------------------------|--------------------------|----------------------------------|--------------|------------------------------|---------------------------------------|---------------------------------------------------------------|----------------------------------------------|
| 1   | Culgaith | 5 beds          | Owned with mortgage or loan             | Live in the parish now | Live with parents        | Couple without children          | 2            | House                        | Self-Build                            | Need to set-up first/independent home                         | Self-Build register                          |
| 2   | Culgaith | 3 beds          | Tied to job                             | Live in the parish now | Provided with job (tied) | Older person(s) household        | 2            | Sheltered/retirement housing | Rent from council/housing association | Need to change tenure                                         | Housing Association inc Shared Ownership     |
| 5   | Culgaith | 3 beds          | Owned outright by a household member(s) | Live in the parish now | Member of the household  | Older person(s) household        | 2            | Bungalow                     | Buy on the open market                | Need smaller home/downsizing                                  | Open market                                  |
| 6   | Culgaith | 3 beds          |                                         | Live in the parish now | Member of the household  | Parent(s)/Carers with child(ren) | 3            | House                        | Discounted Market Sale                | Change in family circumstances(eg widowed/divorce/separation) | Discount Market Sale                         |
| 7   | Culgaith | 2 beds          | Owned outright by a household member(s) | Live in the parish now | Live with parents        | One-person household             | 2            | House                        | Discounted Market Sale                | Need to set-up first/independent home                         | Discount Market Sale                         |
| 8   | Culgaith | 4 beds          | Owned with mortgage or loan             |                        | Live with parents        | Parent(s)/Carers with child(ren) | 3            | House                        | Discounted Market Sale                | Need to set-up first/independent home                         | Discount Market Sale                         |
| 10  | Culgaith | 4 beds          | Owned outright by a household member(s) | Live in the parish now | Member of the household  | Older person(s) household        | 2            | House                        | Buy on the open market                | Need smaller home/downsizing                                  | Open market                                  |
| 12  | Culgaith | 4 beds          | Owned with mortgage or loan             | Live in the parish now | Member of the household  | Older person(s) household        | 3            | House                        | Buy on the open market                | Need smaller home/downsizing                                  | Open market                                  |
| 14  | Culgaith | 3 beds          | Tied to job                             |                        | Provided with job (tied) | Older person(s) household        | 2            | Sheltered/retirement housing | Rent from council/housing association | Need to change tenure                                         | Sheltered/retirement – housing association   |

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## Appendix D - Summary results table, by forming household

| ref | Parish   | Current no beds | Current tenure                          | Current situation      | Who owns current home?       | New household will be...  | Pref no beds | Pref property type     | Pref tenure                                                        | Main reason to move                   | Recommended tenure – based on financial info |
|-----|----------|-----------------|-----------------------------------------|------------------------|------------------------------|---------------------------|--------------|------------------------|--------------------------------------------------------------------|---------------------------------------|----------------------------------------------|
| 15  | Culgaith | 4 beds          | Owned outright by a household member(s) | Live in the parish now | Live with parents            | One-person household      | 2            | House                  | Buy on the open market                                             | Need to set-up first/independent home | Open market                                  |
| 17  | Culgaith | 4 beds          | Owned outright by a household member(s) | Live in the parish now | Live with parents            | One-person household      | 2            | House                  | Rent from council/housing association                              | Need secure home                      | Housing Association inc Shared Ownership     |
| 20  | Culgaith | 2 beds          | Rented from a private landlord          | Live in the parish now | Rented from private landlord | One-person household      | 2            | House                  | Buy on the open market                                             | Need to set-up first/independent home | Discount Market Sale                         |
| 21  | Culgaith | 3 beds          | Rented from a private landlord          | Live in the parish now | Rented from private landlord | Older person(s) household | 2            | Other (please specify) | Other (e.g. an extension / annexe to existing home) please specify | Need smaller home/downsizing          | Open market                                  |
|     |          |                 |                                         |                        |                              |                           |              |                        |                                                                    |                                       |                                              |

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## Appendix E - 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 F - Further sources of data and information

The Housing Needs Reports for the whole Place Action Group area and each individual parish are available to download from the respective parish council websites within the Alston Moor and Fellside Place Action Group area.

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 [info@cumbriaaction.org.uk](mailto:info@cumbriaaction.org.uk)

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