

2. GENERAL FUND 2024-25 BUDGET AND MTF5

Forecast 2024 - 2025 Outturn

- 2.1 The latest estimated outturn position on the General Fund, shows a forecast overspend of around £0.65m. This is primarily as a consequence of inaccurate expectations around income streams relating to car parking, which are addressed as part of the proposed budget for 2025 – 2026 in order to maintain a sustainable position going forwards.
- 2.2 The outlook remains challenging as a consequence of the large number of variable factors over the lifetime of the Medium-Term Financial Strategy (MTFS), including the demand for services, the as yet unknown impact of the comprehensive spending review and reform of local government finance scheduled to take effect in 2026 – 2027 and the potentially significant impacts of the Devolution proposals, as well as the potential macro-economic impact of global events upon the UK's broader economy.
- 2.3 Continued tight financial management will be required in 2025 – 2026 and throughout the life of the MTFS to effectively contain these variable factors and their impact. The proposals within this report are a fundamental part of that financial control, providing a sustainable foundation for service delivery and improvement alongside appropriate provision to guard against future events and to maintain the intrinsic health of the Council's finances.

Proposed 2025 - 2026 Revenue Budget

Savings, growth and investment

- 2.4 Permanent savings and additional income of £3.2 million have been identified in 2025 - 2026. However, in the later years of the plan there is a cumulative gap indicated; no work has been done to mitigate this gap as the financial planning assumptions for those years' are being made in the absence of details of both the next spending review and the reform of local government finance, consequently predictions about resources and pressures in future years are highly speculative.
- 2.5 The proposed 2025 - 2026 budget currently includes provision for £2.5 million of permanent budget growth (i.e. increases to the budget not arising from inflationary factors). The permanent growth proposed has been identified after an internal review of budgets pressures underpinned by an assessment of the relative priority, which included an assessment of statutory duties, contractual responsibilities and business critical factors alongside the benefits and implications arising as a consequence. Further details relating to these proposals can be seen at Appendix 2 (E) below.
- 2.6 There are also short-term growth proposals amounting to £0.4 million, which are related to business change projects and will be funded from the Business Change Reserve.

Inflation

- 2.7 There are £1.7m of inflationary pressures included within the 2025 – 2026 budget, which demonstrates the economic volatility that has been experienced across the last twelve months, with CPI having reduced from 6.4% in September 2023 to 1.7% in September 2024. Currently forecasts

around inflation indicate that the 2.0% Government target is likely to be reached in 2025, whilst recognising that there are a number of variable factors that could impact this position.

- 2.8 The council's pay structure is primarily based on national negotiating body pay spines and nationally negotiated settlements. The 2024 - 2025 settlement has been finalised, with staff receiving their backdated increases in November 2024, within the amounts budgeted for. An estimate of payroll inflation has been included within the provisional budget for 2025 - 2026. Given that pay costs form a significant proportion of the council's budget and the uncertainty over future pay awards.
- 2.9 Many of the council's contracts have inflationary increases incorporated within them and therefore any increase in the Consumer Price Index (CPI) and Retail Price Index (RPI) measures potentially creates a pressure on the budget position. Inflationary increases have been applied across the council's main contracts, although there remains a risk that further cost pressures emerge as contracts come up for re-tender.

Council Tax & Business Rates

- 2.10 Any increase in the level of council tax is limited by referendum principles, which for a district council have been set at a maximum of up to 3% for 2025 - 2026.
- 2.11 A 2.99% increase to the Band D rate is proposed in the 2025 - 2026 budget figures (£0.4 million additional income including changes to the taxbase). The proposed 2025 - 2026 Band D rate is therefore £306.11 compared to the current year rate of £297.22 – an increase of £8.89.
- 2.12 This is for the Norwich City Council share of total council tax only and does not include the amounts required from preceptors - Norfolk County Council and the Office of the Police and Crime Commissioner for Norfolk. Appendix 2 (D) shows the proposed increases (for Norwich City Council only) by each Council Tax band.
- 2.13 The figures shown will be reduced, for qualifying council taxpayers, by the council's Council Tax Reduction Scheme (CTR). Currently the total cost of the CTR scheme is £9 million, of which the Norwich share is around £1.3m.
- 2.14 The current estimate of the Council Tax base is 39,166 which combined with the Band D rate gives an expected income of £11.989m in 2025 - 2026.
- 2.15 The forecasts for retained Business Rates income for 2024-25 assumes income in line with the council's baseline funding level as set by government but uprated for the September CPI level of 1.7%. This is consistent with the updated modelling of the impact of changes made to the Business Rates system in the provisional local government finance settlement.
- 2.16 The Council is in a pool that shares the benefits of growth across Norfolk. The MTFs currently assumes that there will be no further changes to the business rate retention scheme for future years, however this may need to be changed subject to the details of local government finance reform scheduled to be announced ahead of 2026 - 2027. Overall, the council is better off from being in a pool than not.

Grants

- 2.17 The publication of the provisional Local Government Settlement introduced some changes to the way in which grants were allocated nationally. The Services Grant and the Funding Guarantee have been abolished, however the impact of this has been wholly mitigated by the introduction of the Recovery Grant, the confirmation of a further round of the New Homes Bonus and the inflationary increase to the Revenue Support Grant. The net impact of these grant funding changes has been a marginal increase in funding for Norwich City Council of £0.027 million.

Budget Risks

- 2.18 At this stage, the combination of uncertainty over the wider economic conditions means the level of risk associated with the provisional budget remains relatively high. Some of the key risks are outlined below which will continue to be closely monitored. The council holds a budget risk reserve (current balance £1.8m) to provide resilience against emerging pressures and delays in the delivery of savings and other unforeseen events.
- **Savings delivery & cost of change.** The budget includes £3.1 million of savings and income proposals for delivery in 2024-25. This is a significant undertaking and will require close monitoring of delivery.
 - **Inflation.** The volatility in inflation continues to pose a risk, which will need to be kept under review. Recent experience of impacts upon inflation driven by international events suggests that there may be a risk of some further volatility in the short-term.
 - **Housing Benefit.** In recent years the council has seen reducing level of Housing Benefit subsidy recovery against its housing benefit expenditure, attributable to continuing growth in rent levels against fixed subsidy caps. The projection is this will continue to worsen over the life of the MTFS. Whilst every council is seeing increased natural migration to Universal Credit, Department of Work & Pensions (DWP) rules mean cases that attract 100% subsidy return are lost to councils, whilst DWP's strategy is to continue to leave temporary, exempt and supported accommodation cases with councils and it is these cases that are subject to punitive subsidy rules. The pressure in relation to exempt accommodation is approximately £0.3 million per annum and is projected to grow further over the life of the MTFS. Along with increased demand and rental market pressures, councils are therefore seeing increased subsidy loss.
 - **Service Pressures.** The economic situation is continuing to put significant financial pressures on local businesses and residents, particularly the most vulnerable. It may also impact on all council income streams including fees and charges and the levels of council tax and business rates collected.

Chart 2.1: 2025-26 Provisional General Fund Gross Expenditure Budget (excluding housing benefit)

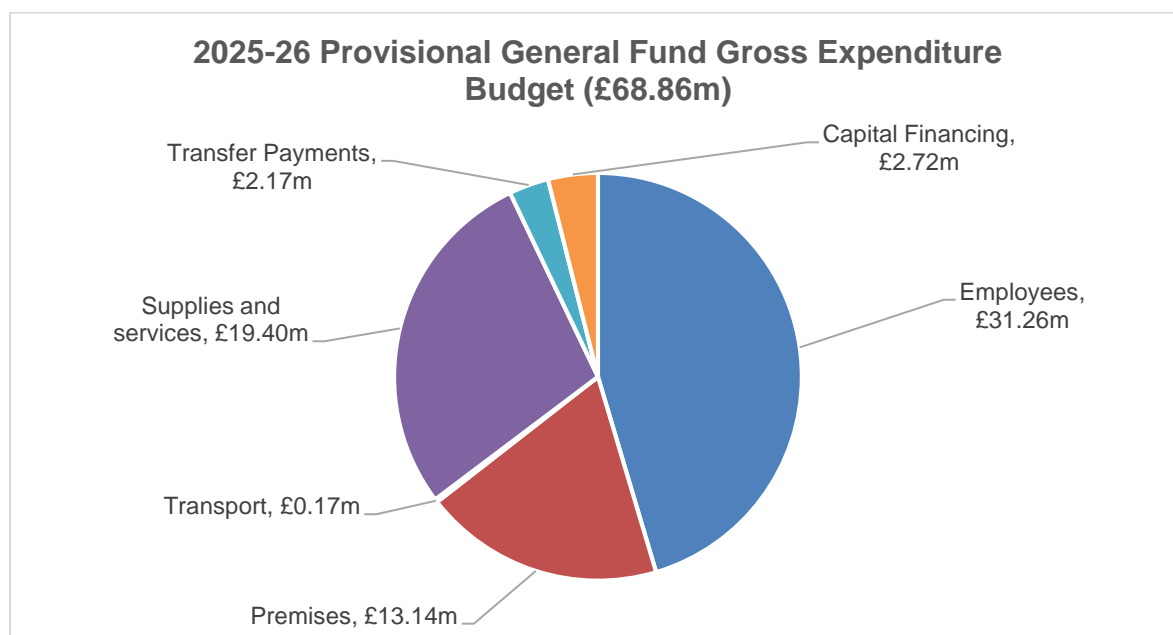
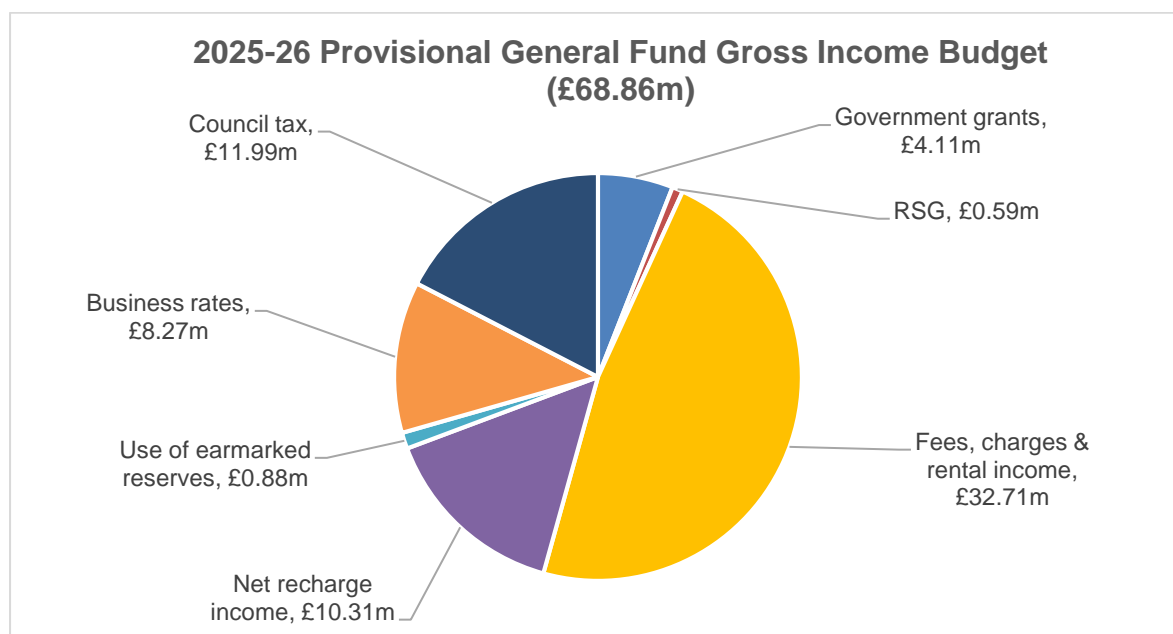


Chart 2.2: Provisional General Fund Gross Income Budget (excluding housing benefit)



Medium Term Financial Strategy (MTFS)

2.19 The MTFS is a forecast of the estimated cost of delivering current services over the next four to five years, compared to the anticipated funding streams to support council services. This results in a projected budget gap

from which the future savings requirements are estimated. However this has proven to be increasingly difficult to undertake with any reasonable level of accuracy, whether because of the absence of multi-year local government financial settlements, the lack of reform of local government funding or the impact of broader economic events which have included the pandemic, the impact of Brexit, the war in Ukraine. There is greater optimism about the predictability of local government funding following the recent Government announcements about both the re-introduction of multi-year settlements and a review of local government funding, but neither of these will be concluded before 2026 – 2027, meaning that it remains almost impossible to forecast the likely funding position beyond the next twelve months. This is likely to be further impacted by developments in relation to the Devolution White Paper published in December 2024.

2.20 Financial planning in relation to both the potential short-term budgetary impacts ahead of 2026 – 2027 and the longer-term impacts of other events will commence early in the new financial year. This will further develop the process adopted for preparing the budget for 2025 – 2026 but also seek to further develop the learning and understanding arising from the annual financial cycle, including the budget management process throughout 2024 – 2025 and the production of the provisional outturn and the Statement of Accounts.

2.21 Notwithstanding the analysis above, the table below provides a broad estimate of how the medium-term position could develop, but at this stage all future projections beyond the next twelve months need to be treated with the utmost caution.

Table 2.1: Updated Medium Term Financial Position – Figures are in £000s

Medium Term Financial Strategy	2025-26 £000	2026-27 £000	2027-28 £000	2028-29 £000	2029-30 £000
Total Resources	20,850	20,933	21,602	22,297	23,019
Base Budget Requirement b/fwd	20,383	20,850	22,041	22,482	22,931
Potential growth	467	1,191	441	450	459
Revised base budget requirement	20,850	22,041	22,482	22,931	23,390
Required Efficiencies	0	(1,108)	(879)	(634)	(370)
Required Efficiencies (Cumulative)		(1,108)	(1,988)	(2,622)	(2,992)

General Fund Reserves Position

General Fund Unallocated Reserve

2.22 The prudent minimum level for the general fund reserve was set at £5.4 million by full Council in February 2024 as part of the budget approval. This has been reviewed as part of the budget setting process and has been increased to £5.5 million. The General Fund unallocated reserve, is

expected to remain at £8.249 million over the life of the Medium-Term Financial Strategy, which remains above the prudent minimum level.

General Fund Earmarked Reserves

- 2.23 On the basis that provisional options have been identified to significantly close the budgetary shortfall in the years 2024-25 to 2028-29 no further drawn downs from general reserves are currently forecast to be required, although given the uncertainty over funding levels further work will be required to address this and any remaining funding shortfalls once financial planning totals become available.
- 2.24 There are some proposals to review some of the earmarked reserves, both to reflect changing circumstances and to provide appropriate levels of flexible funding to respond to future challenges.
- 2.25 To this end it is proposed that the Invest to Save Reserve and the Business Change Reserve are merged to form a single Business Change Reserve. This recognises that all business changes are developed in the context of improving service delivery and whilst they won't always produce cashable savings, they will deliver efficiencies in service delivery and working practices. The challenge to the development of business cases is well developed within the operating model of the council, epitomised by the Design Authority and the Assurance Board approach which is at the heart of project and change management.
- 2.26 It is also proposed that there is a transfer of £1.5 million from the Budget Risk reserve to the Lion Homes reserve, which supports and develops the original rationale and approach in establishing the Lion Homes earmarked reserve as set out below.
- 2.27 In recognition of the number of potential change and major projects that are on the horizon, whether in terms of exploring the feasibility of options for strategic developments, it is proposed that a further £0.5 million be transferred from the Budget Risk reserve into a new earmarked reserve for Feasibility Reviews. This would support specific pieces of work, research, feasibility or viability to support strategic decision making and the delivery of Best Value, thereby strengthening the longer-term financial management of the council. In the event that feasibility was demonstrated, it is anticipated that a full business case would be approved, which might entail either a capital investment and/or the a new Business Change project delivering specified benefits including potential increased income streams or savings.

Earmarked Reserves

- 2.28 The General Fund currently holds several earmarked reserves which are held for specific purposes. The balances held in earmarked reserves are regularly reviewed to assess whether the funds are held at an appropriate level, in particular at the financial year end, as part of the preparation of the statements of accounts the balances reflected within the Balance Sheet will be reconciled including to the final General Fund outturn position. The key reserves and their current balances are summarised in Table 2.2, reflective of the proposed changes detailed above.

Invest to Save Reserve: To support the delivery of savings and efficiencies through the Future Shape Norwich Programme over the next 2-3 years.

Budget Risk Reserve: To manage the financial risks associated the delivery of the budget savings identified.

Business Change Reserve: To fund costs linked to the council's change programme which are not delivering specific savings, for example project management, benchmarking and potential redundancies. It will also support training and development of our workforce to ensure we have the skills required to deliver the ambitions of the Council.

Commercial Property Reserve: Established to reduce the risks associated with holding commercial property by providing funding for any future void and rent-free periods as well as repairs and upgrades to the investment portfolio.

Insurance Reserve: This is to cover the excesses carried in respect of claims under various insurance policies and is subject to annual review.

Lion Homes Reserve: Originally established to smooth any fluctuations in net income received by the Council from lending to Lion Homes. The reserve level was increased to mitigate against any potential future Minimum Revenue Provision charges required to cover for estimated non-recovery of the loan balance.

Collection Fund Equalisation Reserve: Unutilised balance of S31 grant monies received in prior years from Central Government to fund Business Rates reliefs.

This will be used to manage the volatility in Collection Fund movements due to timing issues of Section 31 Grants and weakening of the business rate base over the early period of the Medium-Term Financial Strategy.

Revenue Grants Unapplied: Holds grants and contributions received which have yet to be applied to meet expenditure. The use of the balance is restricted and can only be used to fund the specific service area awarded the grant income.

General Fund Repairs Reserve: To provide future funding for required maintenance on general fund properties.

Business Rates Pool Reserve: This reserve is to support future spend in line with the economic development objectives of the fund.

Capital Financing Reserve: A reserve to hold the resources necessary to manage any additional voluntary revenue provision requirements or to fund future capital expenditure.

Table 2.2: General Fund Earmarked Reserve Balances

General Fund Earmarked Reserves	Balance as at 31 March 2024 £000	Estimated Balance as at 1 April 2025 £000
Budget Risk	6,019	2,876
Revenue Grants Unexpended	3,875	3,875
Lion Homes	3,000	4,500
Business Change	2,923	2,628

GF Invest to Save	1,810	1,810
Commercial Property	1,716	819
S31 Earmarked Reserve	629	629
Neighbourhood CIL	613	485
Repairs	529	529
Insurance Reserve	311	311
Elections	113	113
Business Rates Pool	110	110
Mousehold Conservators Reserve	35	35
Total (£000)	21,683	18,720

Appendix 2 (A): Movements from the approved 2024-25 base budget

	£000
2024-25 Budget Resources	(20,383)
Budget movements:	
Increase in council tax income	(400)
Movement in revenue support grant	(66)
2025-26 Budget Resources	(20,850)

2024-25 Budget Requirement	20,383
Budget movements	
Reversal of one-off items in the 24-25 budget and base adjustments	(57)
Additional use of ear-marked reserves	(648)
Inflation	1,379
Reduction in grant income	59
Other movements and recharges	(78)
Savings & additional income	(3,182)
Growth & reduction in income	2,992
2025-26 Budget Requirement	20,850

Appendix 2 (B): 2025-26 provisional budget by subjective group

Subjective group	Budget 2024-25	Budget 2025-26	Movement
	£000	£000	£000
Employees	30,620	31,257	637
Premises	12,642	13,140	498
Transport	209	171	(37)
Supplies & services	19,329	19,402	72
Transfer Payments	40,530	40,530	0
Capital financing	3,233	2,716	(518)
Gross expenditure	106,564	107,216	652
Government grants	(42,227)	(42,205)	22
Fees, charges & rental income	(33,735)	(32,966)	769
Net recharge income	(9,982)	(10,312)	(330)
Gross income	(85,945)	(85,483)	462
Contribution from General Reserves	0	0	0
Contribution from Earmarked Reserves	(236)	(884)	(648)
Total Budgetary Requirement	20,383	20,850	466

Appendix 2 (C): 2025-26 provisional General Fund budget by service

	Gross Expenditure £000	Gross Income £000	Net Expenditure £000
Chief Executive	261	0	261
Corporate Financing	25	(6,397)	(6,372)
Environment Services	19,083	(14,721)	4,362
Property & Economic Development	8,345	(7,519)	826
Planning & Regulatory Services	5,275	(2,367)	2,908
Development & City Services Management	702	0	702
Development & City Services Total	33,405	(24,607)	8,798
Housing & Communities	8,111	(6,520)	1,591
Strategy, Engagement & Culture	4,672	(1,776)	2,896
Housing & Communities Total	12,783	(8,297)	4,486
Resources Management	588	0	588
Legal & Procurement	2,673	(1,011)	1,663
Transformation	385	(132)	253
Customers, IT & Digital	8,370	(3,333)	5,037
Finance, Audit & Risk	3,552	(1,660)	1,892
Director of Finance	405	0	405
Revenues & Benefits	43,743	(39,740)	4,003
HR & Organisational Development	1,025	(306)	720
Resources Total	60,742	(46,182)	14,560
Total General Fund	107,216	(85,482)	21,733

Contribution from Earmarked Reserves		(884)	(884)
Budget Requirement	107,216	(86,366)	20,850

Revenue Support Grant		(589)	(589)
Business Rates Retained Income		(8,271)	(8,271)
Council Tax Income		(11,989)	(11,989)
Budget Resources		(20,850)	(20,850)

Appendix 2 (D): Council Tax

Proposed Norwich City Council tax increases 2024-25 to 2025-26, Bands A to H

Band	A	B	C	D	E	F	G	H
2024-25	£198.15	£231.17	£264.20	£297.22	£363.27	£429.32	£495.37	£594.44
Increase	£5.92	£6.92	£7.90	£8.89	£10.86	£12.84	£14.81	£17.78
2025-26	£204.07	£238.09	£272.10	£306.11	£374.13	£442.16	£510.18	£612.22

Appendix 2 (E): Growth, Savings and Changes in Income excluding inflationary increases

Growth Items

Permanent growth	
Item	Amount £000
Interest	339
Insurance policies premium and cover	405
IT contracts	202
Finance restructure	173
Licensing post	63
Risk & Insurance	53
Hay Hill	45
TfN subscription	40
Committee management system	29
Leisure Centre Energy Benchmarking	25
Planning enforcement	24
Asset Valuations	24
Health & Safety	37
NODA subscription	10
DBS checks	5
Increased rent	3
	1,476

Interest £339,000 reflects the increased level of interest liabilities that the Council will need to fund in 2025 – 2026.

Insurance Premiums £405,000 reflects the increase in the cost of insurance premiums arising from changes in cover offered by policies.

IT Contracts £202,000 reflecting the increased costs associated with IT contracts renewed or re-tendered during 2024 – 2025.

Finance Restructure £173,000 following a review of the capacity, skills and knowledge required to deliver the making the necessary arrangements for local financial and management controls in line with Section 151 statutory responsibilities under the Local Government Act 1972.

Licensing £63,000 additional post to support delivery of statutory duties within Regulatory Services.

Risk & Insurance £53,000 to provide additional expertise and capacity in relation to the on-going management of risk and insurance activities, reflective of the rapidly changing levels of change in both risks and the market for insurance.

Hay Hill Maintenance £45,000 reflective of the costs to maintain Hay Hill following the completion of the recent improvements.

Transport for Norwich £40,000 reflecting the cost of subscription to the programme of works led by Norfolk County Council on behalf of all the Greater Norwich local authorities to improve accessibility by all forms of transport around the city.

Committee Management System £29,000 to support the modernisation and efficient operation of the Council's committee support service, in particular modernising the way in which committee agendas can be published and accessed.

Leisure Centre Contract Management Fee £25,000 reflective of contractual commitments to benchmark energy costs.

Planning Enforcement £24,000 ensuring that there is sufficient capacity to meet statutory responsibilities.

Asset Valuations £24,000 to meet statutory responsibilities in line with financial reporting standards underpinning the production of the annual Statement of Accounts.

Health & Safety £37,000 reflective of meeting statutory responsibilities relating to public events sponsored by the council.

Norfolk Office of Data Analytics (NODA) Subscription £10,000 a service led by Norfolk County Council which supports insight and strategic decision making across Norfolk public sector organisations via collaborative working.

Disclosure & Barring Service Checks £5,000 supporting appropriate arrangements for safer recruitment.

Increased Rent £3,000 reflective of a rent review for a building utilised by the council.

Reduction in income	
Item	Amount £000
Car park income	432
SLA income	297
Grant funding ended	63
Learning & Development Courses	10
	802

Car Park Income £425,000 budget adjustment to amend previously unachievable income target.

SLA Income £283,000 reduced level of service provided to partners offset by savings derived from vacancies arising from the transfer.

Learning & Development Courses £10,000 income target unachievable.

Minimum Revenue Provision (MRP) & Capital Financing £189,000 reflecting the increased costs arising from borrowing to support the capital programme investments and the consequent effects upon the statutory MRP required.

Short-Term Growth

Short term growth	
Item	Amount £000
Stock condition survey.	250
East Norwich Masterplan	53
Planning and regulatory services digitisation	65
Property	13
	382

Stock Condition Survey £250,000 to commission an updated survey of private sector housing stock to support effective future planning and decision making.

East Norwich Masterplan £53,000 additional capacity to support the development and production of the East Norwich Masterplan.

Planning & Regulatory Services Digitisation Project £65,000 to support the implementation of this project, which will support the service to modernise working practices and improve service delivery.

Property £13,000 supporting the preservation of a listed property.

Savings and Changes in Income

Item	Amount £000
Increased Government Funding	(412)
Restructuring Savings	(681)
Contract Savings	(903)
Budget Efficiencies	(229)
Contingency Fund	(200)
Pension Deficit Recovery	(150)
Vacancy Factor	(150)
Community Grants	(25)
Savings on Citizen magazine	(20)
	(2,770)

Increased Government Funding £412,000 Additional funding provided by the Government over and above the level anticipated to support the implementation of enhanced provider recycling.

Restructuring Savings £681,000 reflecting the aggregated savings arising from restructures undertaken across the Council during the course of 2024 – 2025 and recognised as budget savings within 2025 – 2026.

Contract Savings £903,000 reflecting the aggregated savings arising from contractual changes and efficiencies.

Budget Efficiencies £229,000 reflecting the aggregated savings arising from a review of existing expenditure patterns and sustainable reductions evidenced over time.

Contingency Fund £200,000 saving arising from the review of budget pressures and earmarked reserves.

Pension Deficit Recovery £150,000 recognising the reduction in the NCC Pension Deficit liabilities.

Vacancy Factor £150,000 increasing the vacancy factor to reflect the experience of recent years.

Community Grants £25,000 reflecting proposed reductions in funding to community organisations.

Savings on Citizen magazine £20,000 feasibility work underway to identify the best option going forward.

Appendix 2 (F): Consultation responses on the proposed budget for 2025 - 2026



Budget 2025-26: a citywide conversation

Overview

The 2025-26 survey, which ran from 12 December 2024 to 12 January 2025, was hosted on the council's consultation and engagement website 'Get Talking Norwich' (GTN).

To help inform people's views, key documents and other visuals were hosted on GTN including infographics setting out the council's five budget pledges and others illustrating its core services and what they deliver for residents.

Web visitors were also able to access the council's [provisional budget and medium-term financial strategy 2025-26](#) and its community-led plan 2024-29 '[We are Norwich](#)' to provide a more strategic overview.

This year's survey resulted in **2,176 responses** – comparing favourably to the average of 1,427 responses over the last seven years. This shows a positive level of engagement.

The survey focused on [five key budget pledges](#):

1. Spending money on the local services that residents and communities value most.
2. Making Norwich the very best it can be through investment in major projects.
3. Making a real difference to people's lives as part of our wider work to reduce inequalities.
4. Caring for our environment and our people.

5. Becoming a modern council with services shaped by residents.

Extensive promotion of the survey

Direct engagement was encouraged from colleagues, elected members, residents, partners/key stakeholders and wider service users using various channels and engagement methods, both internally and externally.

External engagement activities

- Text alerts sent to 120,000 residents/service users
- Direct emails to approximately 4,000 residents/service users
- Article in winter edition of Citizen magazine, distributed to 68,000 homes
- Social media campaign
- Email to partners/businesses/community groups
- Video from the leader of the council posted on the council's social media platforms
- News article published on council's website
- News release issued to local media
- Targeted promotion of the online survey also took place through partner networks, including financial inclusion partners, inclusion and accessibility advocacy groups, VCSE partners and community groups, the business community, the cultural and creative sector and public health.

Internal engagement activities

- Direct email to all elected members following the launch of the survey
- Council-wide email to colleagues
- Intranet article on citynet
- Viva Engage posts – the council's colleague-wide networking platform

Key findings*

- People love Norwich as a place to live – 67% reported being happy/very happy with Norwich as a place to live, work and visit.
- The majority of people (64%) are supportive/very supportive of our investment approach to services and major projects for the city.
- 50% of people were in favour of increasing the city council's share of council tax by 2.99% to safeguard services while 30% were against this

approach.

- People were equally happy/unhappy with the way the council delivers its services (33% and 32% respectively).
- People were marginally opposed (39%) to the council increasing some of its fees and charges to bring in extra income to fund services compared to being in support of this approach (36%).
- Overall, people were similarly happy (30%) versus unhappy (28%) with how the council keeps them informed about the services and benefits it provides.

(* these relate to questions 2 to 7 in the survey – see further down in the report for detailed data)

Detailed survey results

The following section of the report breaks down the survey responses by question. A short paragraph supplements some of the graphs and tables provided to highlight notable trends.

All percentages throughout this report are rounded to the nearest whole number (e.g. 8.5% is presented as 9% and 19.4% is presented as 19%). Where rounding low figures down to the nearest whole number would result in 0%, this is presented as '<1%' to clearly indicate that the percentage is small but not zero.

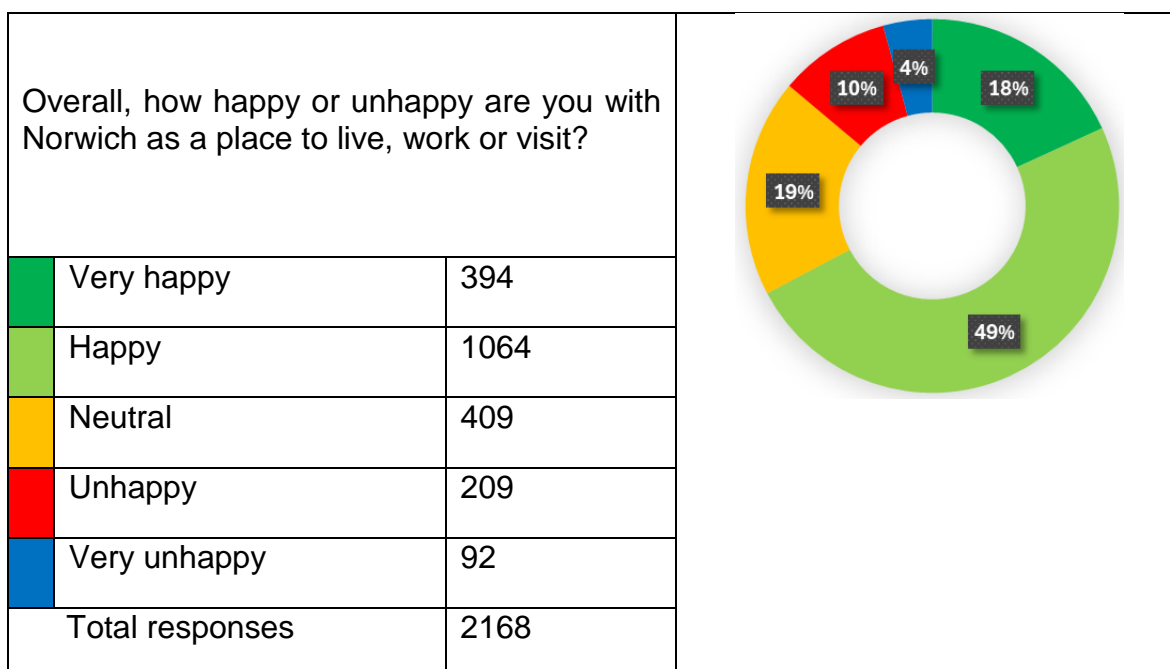
These rounding practices do not affect data quality but may result in the percentages for some questions not totalling 100.

Q1. Which of the following best describes you?

Category	Number of respondents	Percentage
I live in Norwich	1964	91%
I work in Norwich but live in another area	83	4%
I visit Norwich	42	2%

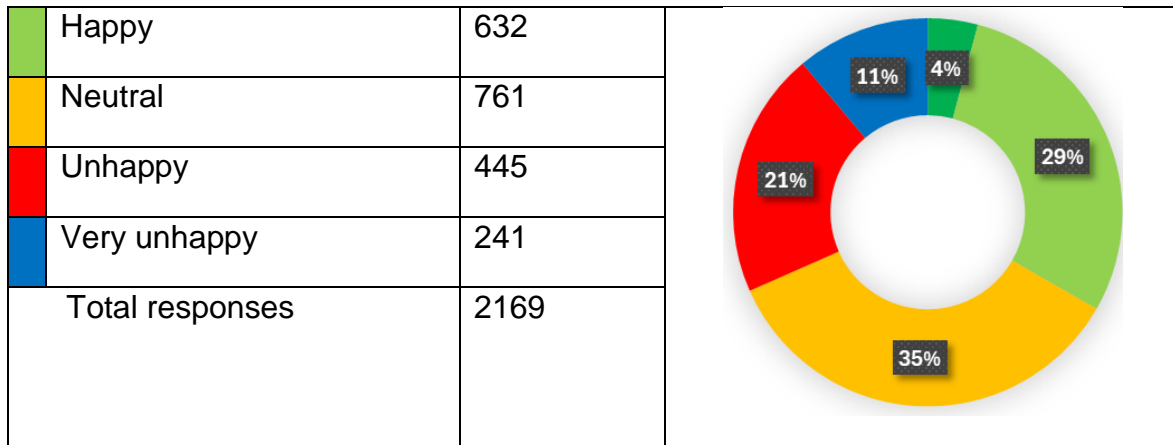
I represent a business in Norwich	38	2%
I represent a community organisation in Norwich	11	1%
Other (please specify)	31	1%
Total responses	2169	

Q2. Overall, how happy or unhappy are you with Norwich as a place to live, work or visit?

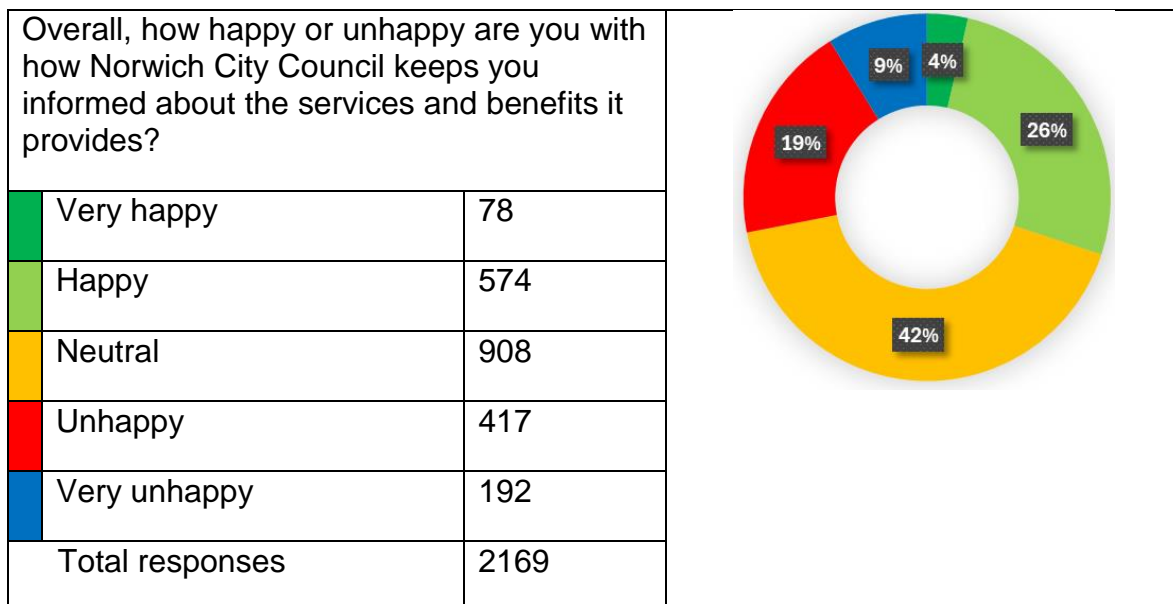


Q3. Overall, how happy or unhappy are you with the way Norwich City Council delivers its services?

Overall, how happy or unhappy are you with the way Norwich City Council delivers its services?		
Very happy	90	



Q4. Overall, how happy or unhappy are you with how Norwich City Council keeps you informed about the services and benefits it provides?



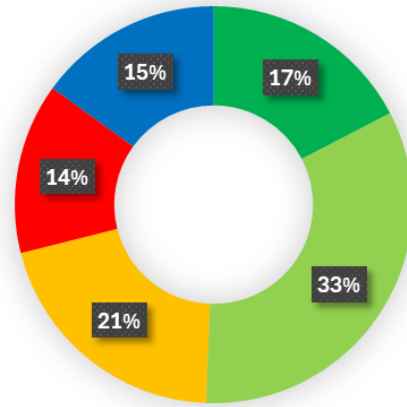
Q5. What is your level of support for budget approach one?

A majority of respondents supported the council's proposal to increase the city council's share of council tax by up to 2.99% per cent to generate an additional £400,000 and safeguard council services (50% support or strongly support this proposal, compared to 29% who oppose or strongly oppose the increase).

Approach one: Increase the city council's share of council tax by 2.99% to safeguard services. This will generate an additional	
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£400,000 to help pay for the services we provide and prevent cuts to vital services.

I strongly support	376
I support	719
Neutral	443
I oppose	301
I strongly oppose	325
Total responses	2164

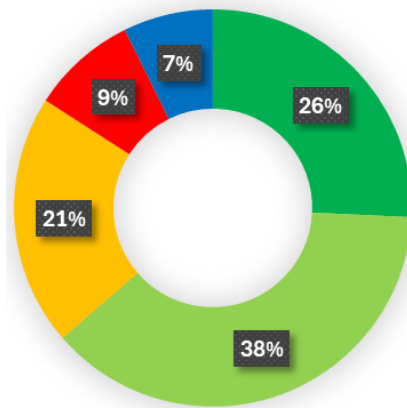


Q6. What is your level of support for budget approach two?

The majority of respondents (64%) support or strongly support an investment approach to services and major projects while 16% oppose or strongly oppose this.

Approach two: An investment approach to services and major projects for the city. For example, in 2024-25 we are investing £30m to upgrade properties and build new homes.

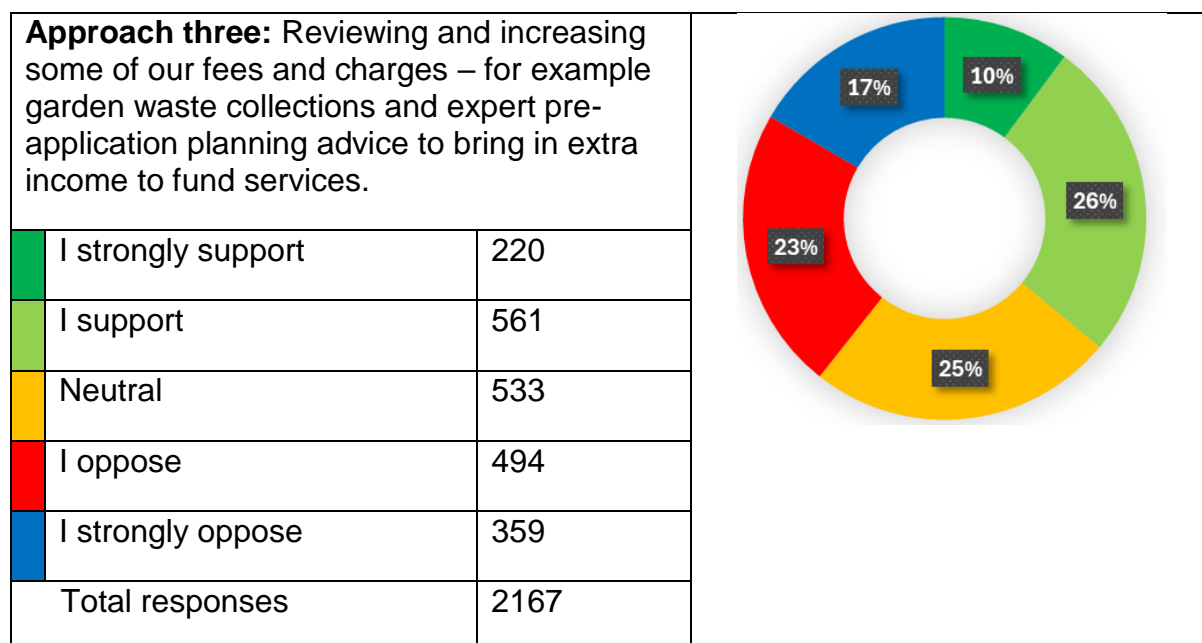
I strongly support	557
I support	820
Neutral	443
I oppose	186
I strongly oppose	158
Total responses	2164



Q7. What is your level of support for budget approach three?

There was some support (36%) for reviewing and increasing some council fees and charges to bring in additional income to fund services. 25% of respondents

neither supported nor opposed this approach and 39% of respondents oppose or strongly oppose this approach.



Demographic data

The following section of the report outlines demographic data about the respondents who completed the survey.

Q8. What is your gender?

The majority of respondents (52%) identified as male, while 44% identified as female. 3% of respondents preferred not to disclose this information and 1% identified as other.

Gender	Number of respondents	Percentage
Male	1127	52%
Female	944	44%
Prefer not to say	66	3%

Other (please specify)	15	1%
Total responses	2152	

Q9. What is your age group?

The age banding with the highest response rate was the 55-64 age group, comprising 22% of the total 2,176 responses. This was closely followed by the 45-54 age group at 19% and the 35-44 age group at 18%. The 65-74 age group accounted for 16% while younger participants aged 25-34 represented 13%. Smaller proportions were seen in the 75 or older group (6%), the 18-24 group (3%), and those who preferred not to disclose their age (3%). One respondent was 18 or under.

Age group	Number of respondents	Percentage
18 and under	1	<1%
18-24	61	3%
25-34	271	13%
35-44	398	18%
45-54	410	19%
55-64	483	22%
65-74	346	16%
75 or older	135	6%
Prefer not to say	62	3%
Total responses	2167	

Q10. Which of these best describes your ethnic group?

The majority of respondents (88%) identified as White, 6% preferred not to disclose this information and 2% identified as Mixed or multiple ethnic groups. 2% identified their ethnic group as Black, African, Caribbean or Black British, 2% identified as Asian or Asian British and 1% identified as Other.

Ethnic group	Number	Percentage
White	1899	88%
Mixed or multiple ethnic groups	49	2%
Asian or Asian British	33	2%
Black, African, Caribbean or Black British	34	2%
Prefer not to say	125	6%
Other (please specify)	24	1%
Total responses	2164	

Q11. What is your religion?

The majority of respondents (54%) identified as having no religion, while 33% identified as being Christian. 8% of respondents preferred not to disclose this information.

Religion	Number	Percentage
No religion	1167	54%
Christian (including Church of England, Catholic, Protestant and all other Christian denominations)	711	33%
Buddhist	16	1%
Hindu	9	<1%
Jewish	12	1%
Muslim	31	1%
Sikh	2	<1%

Prefer not to say	165	8%
Other (please specify)	38	2%
Total responses	2151	

Q12. Do you consider yourself to have a long-term illness or disability?

23% of respondents identified as having a long-term illness or disability, while 70% did not. 8% of respondents preferred not to disclose this information.

Category	Number	Percentage
Yes	487	23%
No	1510	70%
Prefer not to say	164	8%
Total responses	2161	

Q13. If so, which of the following best describe your condition or disability?

The category with the highest response rate was long-standing illness or health condition, accounting for 41% of responses. This was closely followed by physical or mobility impairments at 38%, mental health conditions at 36%, and neurodiversity at 19%. 5% of respondents preferred not to disclose this information.

Category	Number	Percentage
Physical or mobility impairment	185	38%
Learning disability	21	4%
Learning difficulty	20	4%
Neurodiversity	94	19%

Long standing illness or health condition (e.g. cancer, diabetes or chronic heart disease)	198	41%
Mental health condition	172	36%
Sensory impairment	21	4%
Other (please specify)	31	6%
Prefer not to say	25	5%
Total responses	485	