# **Greater Cambridge Housing Strategy 2024-2029 Consultation survey results**

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#### 1. About the consultation

The consultation was to seek views on a revised Housing Strategy for Cambridge City and South Cambridgeshire District Councils. The Strategy updates the existing Housing Strategy which was adopted in 2019.

The Greater Cambridge Housing Strategy consultation was open for comments from 22 January 2024 to 3 March 2024.

- We received 128 responses to the survey.
- The consultation was hosted on the City Council's consultation and engagement platform: <u>Housing Strategy 2024-29</u>
- It was publicised via social media, news releases, and emails to key partners.

Discussions took place with some of our key partners at an early stage.
 Further consultation took place during the consultation period with developers and Registered Providers through an on-line workshop.

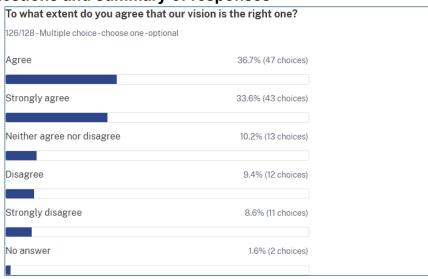
#### 2. Survey responses

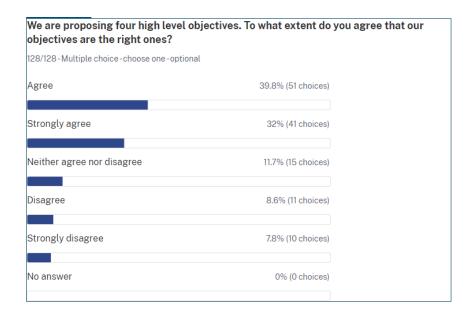
Some respondents responded to particular questions with views about other parts of the strategy. These have been reflected under the relevant questions below.

#### 3. Vision, Objectives & Priorities

To what extent to you agree with our proposed vision, objectives and priorities (3 questions). Do you have any additional comments?

#### Questions and summary of responses







- Some concerns were expressed around the vision, objectives and priorities being too general with no detailed actions or specific targets or outcomes attached and no indication of how implementation will be monitored. Also that it was unrealistic to expect to achieve them.
- The vision/objectives/priorities, and the Strategy as a whole, should include more detail on provision of infrastructure, services and facilities. It should also cover issues such as carbon reduction in new developments, biodiversity and wider environmental issues and impacts.
- Some respondents wanted different or more detailed wording, with a few suggestions for change, and one respondent said the priorities should be in a different order.

• There was some uncertainty around what some of the terminology meant, including meaning of "sustainable", "settled lives" and "building strong partnerships".

#### Officer Observations

- The vision was meant to be high level and aspirational; objectives and priorities were also meant to be fairly general. More detail will be captured in the annual action plan.
- A number of issues raised need to be dealt with through the statutory Local Plan process rather than the Housing Strategy. The Strategy has tried not to duplicate too much.
- A number of responses to these questions asked for things already covered elsewhere in the Strategy and/or annexes; probably because respondents hadn't read further into the document when they completed this section of the survey. There were differing views on how the vision/objectives/ priorities should be worded.

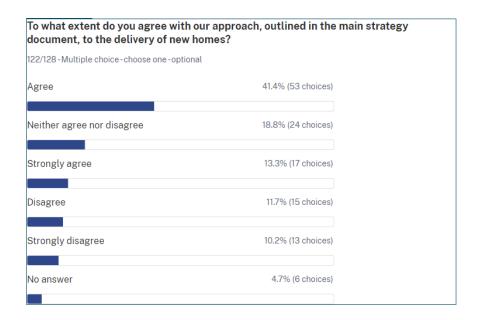
#### Amendments to Strategy and/or annexes

- Amended the Vision to put "Affordable" first: "Affordable, Healthy, Safe and Sustainable: Homes & Communities for All".
- Clearer reference to the annual action plan
- Clarification that the vision is aspirational, and priorities are in no particular order.

#### 4. New Homes

#### **Question and summary of responses**

To what extent do you agree with our approach to New Homes? Do you have any additional comments?



 Just over half of respondents agreed or strongly agreed with the proposals, but around 1 in 5 disagreed or strongly disagreed.

A number of the responses to this question went beyond the scope of the Strategy, expressing concerns around what are essentially planning issues, including those dealt with through Local Plan policy and planning enforcement. This included:

- Concerns around current and future plans for development (including Cambridge 2050 proposals) when there is insufficient water supply, insufficient infrastructure and services, transport issues, impact on environment etc. This was a recurring theme throughout.
- Concerns about over-development with some respondents against further delivery or questioning whether we needed more homes; with other respondents wanting more development to meet housing need, to support the local economy and local services.
- Need to consider wider issues, including: scale of delivery; infrastructure; density; location and distribution of sites (including in rural areas), design, quality and energy efficiency; amenity space, car and cycle parking, building communities; and wider environmental impact of development.
- Importance of achieving the 40% affordable housing requirement
- Bringing developers to account if design/quality/ other required standards are not achieved.

Other issues raised included:

- Concerns around housing affordability, including the need to meet needs of those on low and median incomes and other specific groups. The affordability of affordable homes and importance of truly affordable housing, particularly council homes were also mentioned by several respondents.
- Concerns that current targets and rate of delivery of affordable housing are too low and are not meeting growing need.
- That housing should be recognised as social infrastructure to support the local economy.
- Some concerns over council homes being demolished and replaced rather than being refurbished, as well as a need for a balance in investment between the two.
- The importance of modular construction for particular site circumstances or to meet particular needs.
- Need to capture learning from new developments.
- Importance of building and integrating communities
- Some misunderstanding on the extent to which the councils have control over issues such as development of market homes, market rents and house prices, adoption of roads etc
- That the Strategy should specify greater involvement of other public sector landowners in supporting innovative housing developments.
- Need to get the Strategy right to inform local plan.

(See also responses on Homes for Specific Groups and delivery of affordable housing below).

#### Officer Observations

- By far the largest number of comments on the Strategy was around the development of new homes and new affordable housing.
- We have stated in the Strategy the deliberate aim not to stray too much into Planning territory, avoiding too much with what needs to be dealt with through statutory Local Plan process or planning enforcement. This may not have come across strongly enough. Any planning issues raised will be passed to the Greater Cambridge Planning Service for their consideration as part of the ongoing development of the joint Local Plan.
- The Strategy aims to address affordability through delivery of new affordable housing for people on low to middle incomes, although there will always be constraints on how much can be delivered; land, funding, development capacity, need to achieve balanced communities, etc.
- The "spheres of influence" diagram in the Strategy aims to illustrate the extent to which the councils have influence over various areas of housing activity.
- Added that council programmes include re-development to make them more energy efficient and fit for purpose. Housing Officers will continue to work

- closely with Planning Policy colleagues to help achieve alignment between the Strategy and the current and future Local Plans.
- There is some learning captured from new developments through Cambridgeshire County Council's series of new development surveys; although the main influence on development quality will be through the planning process.

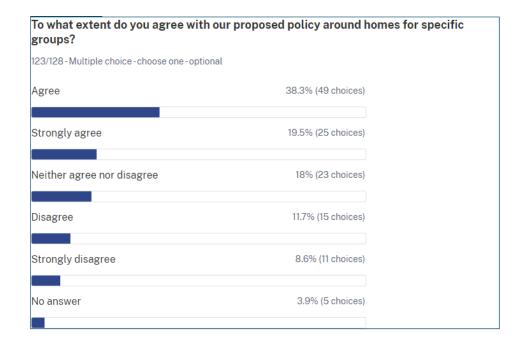
#### Amendments to Strategy and/or annexes

- Clearer statement around the relationship between the Housing Strategy and the councils' Local Plans.
- ❖ Added extent over control over overall number of new homes to the spheres of influence diagram.
- ❖ Added how overall need for new homes figure was identified through objectively assessed need for each area, taking account of national planning guidance.
- ❖ Reference made to Annual Monitoring reports and Housing Trajectory showing rates of delivery.
- Highlighting the importance of community and of community engagement in bringing forward new homes, including in rural areas
- Updated information on the Cambridge 2050 proposals, and added reference to plans for tackling water scarcity.
- Clarified that the councils' build programmes include re-development to make homes more energy efficient and fit for purpose.
- Added that housing provision is essential in supporting the economy and local services.
- ❖ Added that councils are keen to work with other public sector land owners to bring forward appropriate development,

#### 5. Homes for Specific Groups

#### **Question and summary of responses**

To what extent do you agree with our approach around homes for specific groups? Do you have any further comments?



- Importance of homes to meet needs of different groups (older people, wheelchair users, those with other disabilities, those wanting community-led/co-housing etc), including in rural areas.
- Need to cover housing for younger people, including young professionals as well as care leavers and those with complex needs.
- Need for key/local worker housing, including for young professionals to support services and the economy and support carbon reduction through reduced travel to work; and a better understanding of what 'local' means in this context.
- Need to include student accommodation and to recognise the impact of students on availability of market housing.
- A couple of respondents felt that particular groups should not be supported.
- A concern around viability of self/custom-build was also raised.

#### Officer observations

- The Housing for Specific Groups annex recognises the need for homes to meet most of the different groups mentioned by respondents, although needs of younger people had not been specifically mentioned.
- The approach to dealing with student housing is dealt with through Cambridge City Council's Local Plan, as stated in the Housing for Specific Groups annex.
- The Strategy states that the councils will seek "appropriate" provision of self/custom build housing on new developments based on the needs identified from the self build register at the time, rather than setting any firm targets..
   This will be picked up through the new Local Plan process.

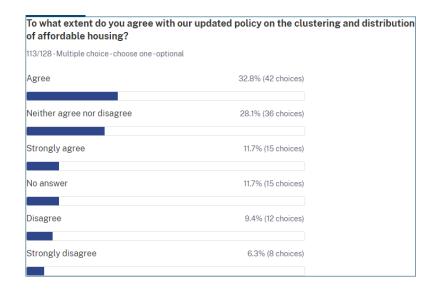
#### Amendments to Strategy and/or Annexes

- ❖ Highlighted how the needs of young people may be met, including a new section on Young Single Person's Housing included in Annex 1 and reference to care leavers.
- Clarified that the definition of local worker may vary from scheme to scheme.
- Amended to say that provision of custom-build where schemes are brought forward as 100% affordable housing the councils will not seek any self or custom build housing on that development.
- 6. Affordable housing delivery, clustering and distribution

#### **Questions and Summary of responses**

To what extent to you agree with our approach to delivery of affordable housing, and clustering & distribution of affordable housing? (Two questions) Do you have any further comments?





- Respondents were again concerned about affordability of housing locally, and recognised the need for different sizes, types, tenures and models of affordable housing to meet different needs.
- A number of respondents cited the importance of council-house building and use of council land for affordable housing; although others felt that the market should be responsible for delivery, or that council land should be used for other housing purposes.
- Loss of social rent housing, with Social Rent homes being replaced by Affordable Rent which is more expensive.
- Whether affordable housing delivery is actually impacting on affordable housing need and market affordability, with some scepticism as to whether what the councils are doing is making any real difference.
- Some wanted a balanced mix of houses and flats, whereas others expressed the need to be flexible on mix depending on circumstances.

Comments specifically in relation to clustering and distribution of affordable housing across developments included:

- Importance of tenure-neutral design and concerns around "poor doors"
- A mix of views between those wanting people from different backgrounds to be integrated and those who don't.
- How homes are clustered and located is not enough –community development work is also needed to help build strong communities.
- One respondent said that mixing tenures across equally attractive and beneficial locations is impractical.

#### Responses from developers and/or Registered Providers included:

- Viability of delivering 10% Social Rent on smaller sites, and the need to clarify whether the requirement was 10% of all or just the affordable homes.
- Viability of delivering a lower percentage of shared ownership than previously required in South Cambridgeshire (25% rather than 30%)
- A mix of views on cluster sizes proposed, with some saying clusters were too small, and others saying that the policy strikes the right balance.
- Those not wanting cluster sizes to be too small cited issues such as: cost and
  ease of management; making sites too expensive for Registered Providers to
  bid for and the potential impact on service charges; the need to take into
  account site characteristics which mean some parts of sites might be better
  for flats than houses; and potential impact on overall number of affordable
  homes that can be delivered.
- The need for flexibility was highlighted, including for 100% affordable housing schemes and for high density sites.
- The role of developers and Registered Providers in delivering new affordable housing needs to be more clearly recognised.

#### Planning related responses included:

- The importance of water efficient design.
- Concern around the need for a Deed of Variation to convert to 100% affordable schemes.
- Where affordable homes are located needs to take into account accessibility of transport and other amenities.

#### Officer Observations

- Affordability and council house building, the need for a mix of sizes, types and tenures of affordable housing are covered in the Strategy and relevant annexes.
- The Strategy recognises the need for Social Rent housing at lower rent levels than Affordable Rents, but viability of delivery also needs to be taken into account, including through the councils' own build programmes.
- Although delivering more homes and more affordable housing will help to address individuals' housing needs, in an area of high demand this is unlikely to make market homes much more affordable overall.
- Although the need for tenure-neutral design is recognised in the Strategy, having separate entrances and stairwells in affordable housing blocks helps with management and in keeping service charges at levels which are affordable to those on low to medium incomes.

- The need for a mix of sizes, types and tenures of housing, and the approach to clustering and distribution of affordable housing across sites, is aimed at achieving mixed, balanced and sustainable communities. However, we recognise that this needs to be balanced by providing flexibility to allow for differing circumstances.
- The role of developers and Registered Providers as partners has been included in the Strategy but could be strengthened.

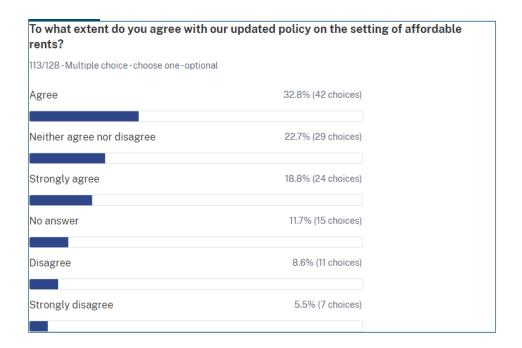
#### Amendments to Strategy and/or annexes

- Clarified how new affordable housing is generally delivered, and added reference to the role of developers and Registered Providers in delivering affordable housing.
- ❖ Revised the requirement for 10% social rented homes to only apply to schemes of 15 or more homes provided via a S.106 Agreement. This takes into account issues with viability on smaller sites brought forward by Registered Providers.
- Clarified flexibility for higher density flatted schemes.
- Clarified that when considering use of council land for housing development priority will usually be given to the councils' own build programmes.
- ❖ Added recognition that community development is also needed in addition to clustering policy to help achieve mixed and balanced communities.
- ❖ Added additional flexibility to clustering policy in relation to site constraints and impact on service charges.
- ❖ Softened the requirements around flats v houses to say it is not acceptable to provide the majority of flats in a development as the affordable contribution, "unless there are strong reasons for doing so".

#### 7. Setting of Affordable Rents

#### **Question and summary of responses**

To what extent do you agree with our approach to setting of affordable rents? Do you have any further comments?



- There was some misunderstanding as to what Affordable Rents meant and the tenures they applied to.
- General concern was expressed around the affordability of Affordable Rents, and the impact of development viability on rent levels.
- There was a request for clarity on the national and local energy efficiency standards which could lead to higher rents being charged, and one respondent felt it was unfair that higher rents could potentially be charged in these circumstances.
- The need to consider Capital Funding Guidance for Registered Providers in setting affordable rents.

#### Officer observations

- Reference is already made in the policy relating to national policy but does not mention the Capital Funding Guide.
- The Affordable Rents policy aims to keep affordable rents as affordable as possible, taking into account what is likely to be viable to deliver. This includes additional development costs which may be incurred when delivering homes to very high (zero carbon) standards.

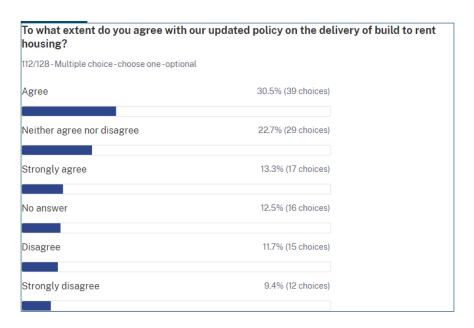
#### Amendments to Strategy/Annexes

❖ Strengthened reference to government guidance on Affordable Rents and and the Homes England Capital Funding Guide.

#### 8. Build to Rent policy

#### Question and summary of responses

# To what extent do you agree with our updated policy on delivery of Build to Rent housing



#### **Summary of comments**

- Questions around whether the policy also applies to private individuals and/or charities/housing trusts.
- That Build to Rent could meet the needs of local workers and/or students,
- Need for clarification on how the policy will be enforced, and how Affordable
  Private Rent schemes will be managed. E.g all tenants should have access to
  communal areas and service charges should be fairly distributed across the
  tenures.
- Some concerns around the potential impact of large schemes on the wider local area.
- That the policy could present barriers to delivery. This included: restricting the amount of Build to Rent development and/or scheme size; needs assessment; restricting amount of development and/or scheme size; and requiring 40% affordable housing across whole sites.
- Importance of high quality design.
- Risk of market units being sold to Build to Rent providers, impacting on the wider market.

#### Officer observations

 Need to clarify that the policy does not apply to investment by or on behalf of private individuals or charities/housing trusts.

- The policy recognises that Build to Rent can help to meet the needs of local workers.
- The policy includes reference to enforcement/implementation through the planning process, section 106 agreements and management plans for the affordable housing.
- The policy, including seeking to limit the amount of development and/or scheme size, aims to help with place-shaping, including creating mixed and balanced communities and minimising negative impacts on the wider community. Exceptions would apply if non-viability or other extenuating factors could be demonstrated.
- o It is recognised that the requirement for 40% affordable housing across whole sites may be difficult to achieve, but if only 20% Affordable Private Rent was to be provided this could lead to fewer affordable units being provided overall on a wider development.
- Needs assessments are necessary to demonstrate the needs of the particular sector of the market which the scheme aims to support. (e.g. young professionals, families etc).
- It is not clear what control councils could have over market units being sold to BTR providers.
- Design and quality are Local Plan issues.

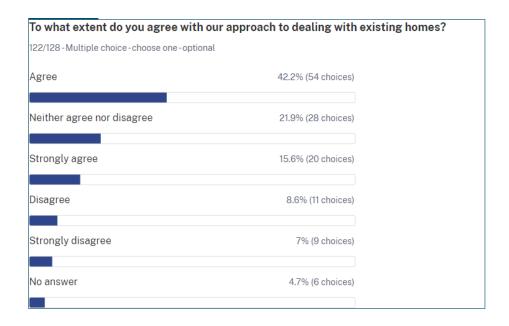
#### Amendments to Strategy and/or annexes

- Clarified that the Build to Rent policy does not cover development by individuals or housing charities/housing trusts.
- Added more information on housing options for students.

#### 9. Existing homes

#### Question and summary of responses

To what extent do you agree with our approach to existing homes? Do you have any further comments?



- Responses recognised the importance of upgrading homes across all tenures, including improving heating systems, tackling damp and mould, and improving water efficiency. Some respondents felt that the proposals did not go far enough. One respondent felt that provision of heat pumps should be specifically mentioned.
- Cambridge City's council housing retrofit plans should cover more than just 50 homes, and South Cambridgeshire's plans around retrofitting council homes is not clear.
- Concerns around the impact and cost of block improvements on council leaseholders was also raised.
- Private residents should be supported, including offering financial assistance to help make homes more energy efficient.
- Dealing with empty homes was seen as important, including those bought by investors.
- Concerns were expressed over the quality and management of some private rental homes, including the need for enforcement, the importance of proactively identifying and registering Houses in Multiple Occupation, and the need for rent controls.
- One Registered Provider was concerned that their role in maintaining housing standards had not been recognised.
- One respondent was unhappy with listed buildings rules and impact on ability to improve their property.

#### Officer observations

 The Strategy recognises the importance of upgrading homes across all tenures. Provision of heat pumps is considered too detailed for the Strategy,

- but would be considered as part of individual projects, including being mentioned within the link to the council's retrofit project.
- Cambridge City's retrofit project is a pilot with the potential for future expansion. South Cambridgeshire's Plans are included in their Asset Management Strategy and will be informed following completion of the stock condition survey.
- Support for private residents in upgrading their homes, empty homes, HMO registration and private rented sector enforcement are all covered in the Strategy. Private rent levels are beyond the councils' control, as shown in the "spheres of influence" diagram.
- o The role of Registered Providers could be strengthened.
- Consulting with and charging leaseholders for council block improvements is largely governed by legislation.
- Listed building controls are a planning issue.

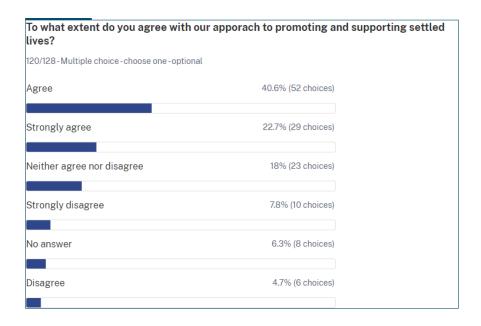
#### Amendments to Strategy and/or Annexes

- More information added on tackling damp and mould in council properties.
- Strengthened how the councils will improve energy efficiency in council homes.
- Added more about how energy efficiency improvements will be achieved in private sector homes.
- ❖ Added reference to use of private sector enforcement powers.
- ❖ Added Registered Providers' role in providing and maintaining high quality affordable homes, their housing management role and relationship with Housing Regulator.

#### 10. Settled lives

#### Question and summary of responses

To what extend do you agree with our approach to promoting and supporting settled lives? Do you have any further comments?



- Insufficient emphasis on preventing and tackling homelessness and rough sleeping was a recurring theme.
- A number of respondents highlighted the importance of tackling poverty and inequality, although a minority felt that this should not be pursued.
- The importance of keeping and/or bringing communities together, and considering how communities can deliver improvements themselves, was raised by a number of respondents.
- The Strategy needs to recognise the importance of new affordable housing in promoting settled lives, including homes suitable for older people.
- The need to support people with additional needs is important, such as young care leavers and those with disabilities.
- Tackling crime can help in ensuring settled communities.
- The need for a bottom-up approach to support was mentioned.

#### Officer observations

- Homelessness and rough sleeping were not covered in detail as they are picked up through the councils' separate Homelessness Strategies. This could be made clearer.
- The Strategy aims to help tackle poverty and inequality, with support for those most in need, and also recognises the importance of new homes for specific groups. No specific mention had been made of young people with additional needs.
- The importance of community development and enabling communities to help themselves did not come across very strongly in the Strategy.
- o The importance of tackling crime needs to be acknowledged.

 The councils are working with health and social care partners in a number of areas to help improve approaches to care and support, including giving people more say in the care/support they receive.

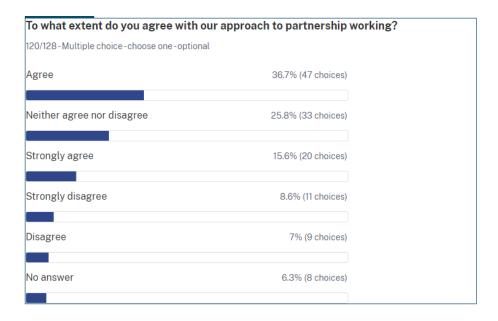
#### Amendments to Strategy and/or Annexes

- Clearer reference to the relationship with, and role of, the councils' Homelessness Strategies.
- ❖ Reference to the County Council's District Profiles for people requiring supported accommodation (aged 18-64) added to the Housing for Specific Groups Annex.
- Strengthened approaches to settled lives, including approaches to multiagency working and tackling crime, domestic abuse.
- ❖ Added reference to the Greater Cambridge Impact Fund pilot.
- ❖ Added plans for employment hubs in South Cambridgeshire.

#### 11. Partnership working

#### Question and summary of responses

To what extent do you agree with our approach to partnership working? Do you have any further comments?



#### **Summary of comments**

 A strong theme here was the importance of resident engagement, community development, and investing in communities, and championing the needs of residents.

- There was some misunderstanding around what partnerships entail, and some wanted much more detail on the partnerships that would fall under the Strategy.
- Some respondents mentioned particular groups where partnerships could be mentioned/strengthened, Some of this related to working together through the planning process.
- Concerns were also expressed around local governance structures, and around how professional lobby groups may be adversely affecting local residents.

#### Officer observations

- Residents and community groups are recognised as key partners, but community development could come out stronger in the Strategy.
- Partnerships are continually developing and evolving, and new partnerships are being formed, so we wanted to avoid too much detail in the Strategy itself; although there are some key partnerships which could be given more prominence.
- Governance structures are beyond the remit of the Housing Strategy

#### Amendments to Strategy and/or Annexes

- ❖ Separated out partnership working and maximising resources in the main strategy document, and given more examples of how the councils work in partnership, including with local residents and communities.
- Strengthened importance of community development and engagement, and commitment to working with partners and residents.
- ❖ Made stronger reference to the role of developers including Small & Medium Enterprise (SME) builders - and Registered Providers.

#### 12. Other general issues

#### **Summary of comments**

- There were a number of requests for more detail around how the Strategy will be implemented, including clear actions and measurable targets.
- Some respondents highlighted the need to show how much it will cost to implement the Strategy, and how it will be resourced.
- The need for and importance of evidence and data, including local evidence, to support the Strategy.
- The need to take into account equalities issues, such as inequality for women and other disadvantaged groups.
- Some concerns around how consultation was presented.

#### Officer observations:

- The draft Strategy referred to the need for a more detailed action plan, but this could have been made clearer.
- Although it would be difficult to specify precisely the cost of implementation, more information could be included.
- Key evidence and data is captured in the Summary of Evidence annex. Other data and information will be used to help formulate actions to implement the Strategy.
- Tackling inequality is dealt with in the Settled Lives chapter of the Strategy, and the Strategy has been updated as the Equality Impact Assessment has been developed.
- Consideration needs to be given to how residents are engaged and how the consultation is presented when we next come to review the Strategy.

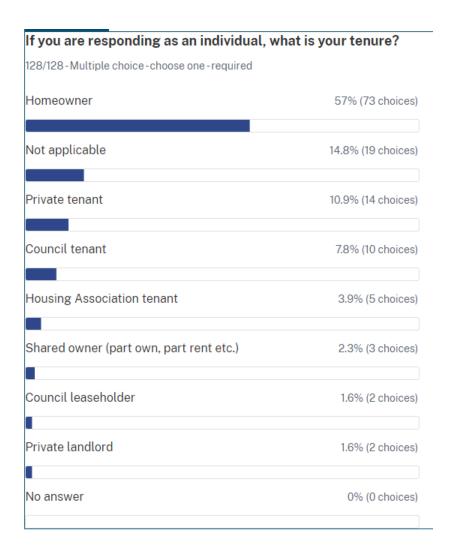
#### Amendments to Strategy and/or annexes

- Clarity around the separate action plan and more information on resourcing particular projects withing the action plan.
- ❖ Evidence has been updated, and some additional evidence has been added Added that further data, including live local data, will be used to inform the annual action plan; and that additional equalities data is available in the Equality Impact Assessment.

## 13. Participant community representativeness

### 14. Business or community group

How are you responding to this survey?	
128/128 - Multiple choice - choose many - required	
As an individual living in Cambridge or South Cambridgeshire	45.7% (74 choices)
As an individual living and working in Cambridge or Sou	ith 31.5% (51
Cambridgeshire	choices)
As an individual working in Cambridge or South	9.3% (15
Cambridgeshire	choices)
On behalf of an organisation or business operating in	8% (13
Cambridge and/or South Cambridgeshire	choices)
Other (specify below)	2.5% (4 choices)
As an individual living outside, but close to the Greater	1.2% (2
Cambridge area	choices)
On behalf of a Residents' Association in Cambridge or	1.2% (2
South Cambridgeshire	choices)
On behalf of a Parish Council in South Cambridgeshire	0.6% (1 choice)
As an individual operating as a small private landlord in	0% (0
Cambridge and/or South Cambridgeshire	choices)



The majority of respondents were from individuals living and/or working in Greater Cambridge, with just under 10% responding on behalf of organisations or businesses.

#### 15. Responses by area

Of those who responded as an individual living in, or living and working in Greater Cambridge and who gave their postcode, 91 had CB1 to CB5 postcodes (likely to be living in Cambridge), and 10 had CB21 to CB24 postcodes (likely to be living in South Cambridgeshire).

#### 16. Ethnicity

103 respondents provided information on their ethnicity, and 10 preferred not to say.

109/128 - Multiple choice - choose one - required	
White British	50% (64 choices
White Other	18.8% (24 choices)
No answer	14.8% (19 choices
Prefer not to say	7.8% (10 choices)
Asian/Asian British	3.9% (5 choices)
Mixed/multiple ethnic group	2.3% (3 choices)
White Irish	0.8% (1 choice
Black/African/Caribbean/Black British	0.8% (1 choice
Other ethnic group	0.8% (1 choice)
White Gypsy/Traveller	0% (0 choices

Ethnicity	Number of respondents	% of individual respondents
White: British/Irish	70	62%
White: Other	23	20%
Asian or British Asian	5	4%
Black/African/Caribbean/Black British	1	1%
Mixed/Multiple ethnic group	3	3
Any other ethnic group	1	1%
Prefer not to say	10	9%
	113	99%

17. Age

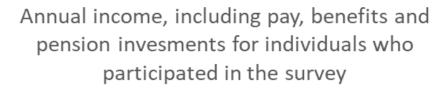
What is your age?	
109/128 - Multiple choice - choose one - red	quired
55-64	17.2% (22 choices)
45-54	15.6% (20 choices)
No answer	14.8% (19 choices)
25-34	13.3% (17 choices)
35-44	13.3% (17 choices)
75 or over	10.9% (14 choices)
65-74	9.4% (12 choices)
Prefer not to say	3.9% (5 choices)
18-24	1.6% (2 choices)
Under 18	0% (0 choices)

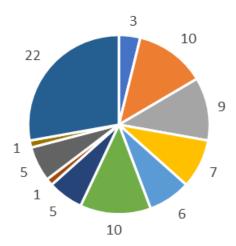
104 individual respondents provided information on their age. 5 preferred not to say

Age groups	Number of individual respondents	Percentage
18-24	2	2%
25-34	17	16%
35-44	17	16%
45-54	20	18%
55-64	22	20%
65-74	12	11%
75 and over	14	13%
Prefer not to say	5	4%
Totals	109	100%

#### 18. Annual household income

72% (57) of individuals, excluding businesses and local councillors, provided information on their annual household income. 28% (72) preferred not to say:





- £10,000 to £19,999 £20,000 to £29,999 £30,000 to £39,999
- £40,000 to £49,999 £50,000 to £59,999 £60,000 to £69,999
- £70,000 to £79,999 £90,000 to £99,999 More than £100,000
- Less than £10,000 Prefer not to say