



# CEREDIGION COUNTY COUNCIL

## INFORMATION FOR RATEPAYERS 2026-2027

*This document is also available in Welsh / Mae'r ddogfen hon hefyd ar gael yn Gymraeg*

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### BUDGET SUMMARY 2026-2027

On 02/03/26, Ceredigion County Council set its budget for 2026/27 at £221.5m which has resulted in a Council Tax increase of 4.75%. This increase represents an increase of 4.65% for Council Services and a further 0.1% in order to fund an increase in the Mid & West Wales Fire Authority levy. The increase for County Council purposes (including the Fire levy) means a Band D property in Ceredigion paying £1,976.18 - an increase of £89.61 (This is the equivalent of an extra £7.47 per month).



The funding for operating the Mid & West Wales Fire Service falls to all constituent Local Authorities within the region, each bearing a proportionate share based on population. The contribution required from Ceredigion County Council (known as the Fire levy) is £5.935m for 2026/27. Unlike the cost of Policing which is a Precept and is shown separately on your Council Tax bill, the Fire Levy forms part of the Council's £221.5m Budget. Further information on the Fire Service can be found at [www.mawwfire.gov.uk](http://www.mawwfire.gov.uk).



Ceredigion's Provisional Financial Settlement from Welsh Government for 2026/27 was received on 24/11/25 and was originally a 2.3% increase in funding, with Ceredigion being one of 10 Local Authorities in Wales receiving the lowest increase and being supported by a 'Funding Floor'. As a result of the Welsh Government & Plaid Cymru Budget Agreement announced on 09/12/25, the Council's funding position changed to a 4.1% increase in funding (still being in a group of Local Authorities in Wales receiving the lowest increase).

The Final Financial Settlement from Welsh Government for 2026/27 was received on 20/01/26 and still resulted in a 4.1% increase in funding for 2026/27. The extra funding is the main factor that has enabled the Council Tax increase for the Ceredigion County Council component to be lowered from an early draft position of 8.9% down to 4.75%.

The Council also collects Council Tax for Dyfed-Powys Police (7.47% increase) and the Town and Community Councils (13.92% average increase). Overall, the average Council Tax bill for band D properties has increased by 5.37% - an increase of £123.36 (This is the equivalent of an extra £10.28 per month).

The Welsh Government sets a Standard Spending Assessment (SSA) for Councils each year. Ceredigion County Council's 2026/27 SSA is £213.6m.

A programme of Capital investment totalling £32m is planned for 2026/27 (£99m for the multi-year Capital programme period 2025/26 - 2028/29).



## BUDGET CONTEXT



Ceredigion continues to face financial pressures, where maintaining Council services remains challenging. The cost pressures faced by the Council for 2026/27 total an estimated £9.3m, equivalent to a Ceredigion specific inflation factor of 4.4%.

This compares with general inflation running at 3% (January 2026 CPI figure).

A Budget Shortfall of £5.1m has therefore needed to be found from a combination of £2.2m Budget Savings and Council Tax considerations.

The areas where Cost pressures are being seen are not unique to Ceredigion. They range from Pay awards (nationally set) to providing sufficient funding for Social Care Providers (e.g. Domiciliary Care and Older Persons Residential Care Homes) to ensure that registered Social Care workers in Ceredigion continue to be paid at least the Real Living Wage (which is rising from £12.60 to £13.45 per hour – a 6.75% increase). The Council's Community Housing Scheme remains available to support residents in Ceredigion with a pathway to home ownership (more details can be found at [Community Housing Scheme - Shared - Ceredigion County Council](#)).

Within the Budget, Councillors have prioritised new investment in 4 key areas:

- Investing in new job opportunities through the Council's Graduate Employment Scheme.
- An additional £600,000 of funding specifically for Schools.
- Starting to set aside matched funding required for future significant capital scheme plans e.g. an Aberystwyth Coastal Protection scheme, various Primary School extensions and/or refurbishment and an ambitious vision for Lampeter Campus including Llettytwppa Farm.

- Supporting Voluntary Trust-run Swimming Pools in Aberaeron and Llandysul with additional funding.

## COUNCIL TAX

### What does the County Council element of Council Tax pay for?

Council Tax is a universal tax based on property values and does not operate on a pay as you use Services basis. Residents will see and access different Council services at different points in their lives:

- At a young age this would start with the registration of a birth and move on to include being transported to and accessing Nursery, Primary and Secondary School education through to Post 16 education, be that 6th Form education or more Vocational training and accessing Music and Youth Services.
- As an adult this could include using a Sports centre, using a Library, walking the Ceredigion Coast path (and other public Rights of way), registering to vote in an Election, putting in a Planning or Building Regulations application, eating in safe and regulated Food establishments, going to the Council's Museum or Theatre, having your Waste collected (and then disposed of or recycled), using a Household Waste site, driving on maintained Highways and Bridges (including roads being gritted during winter months), using a public Bus service, having Streetlights lit on your street and being able to call the Fire & Rescue Service for emergencies.
- In later years, a resident would benefit from Concessionary Fares on public transport, but ultimately may at some point need to access Care & Support services (using valued Social care staff who are paid at least the Real Living Wage in Wales). This could range from support and equipment to enable Independent living through to Domiciliary Home Care through to a placement in a Residential Care Home and ultimately the possible involvement of the Coroner's Service and the registration of a death.

## BUDGET BREAKDOWN

### What does each Service cost?

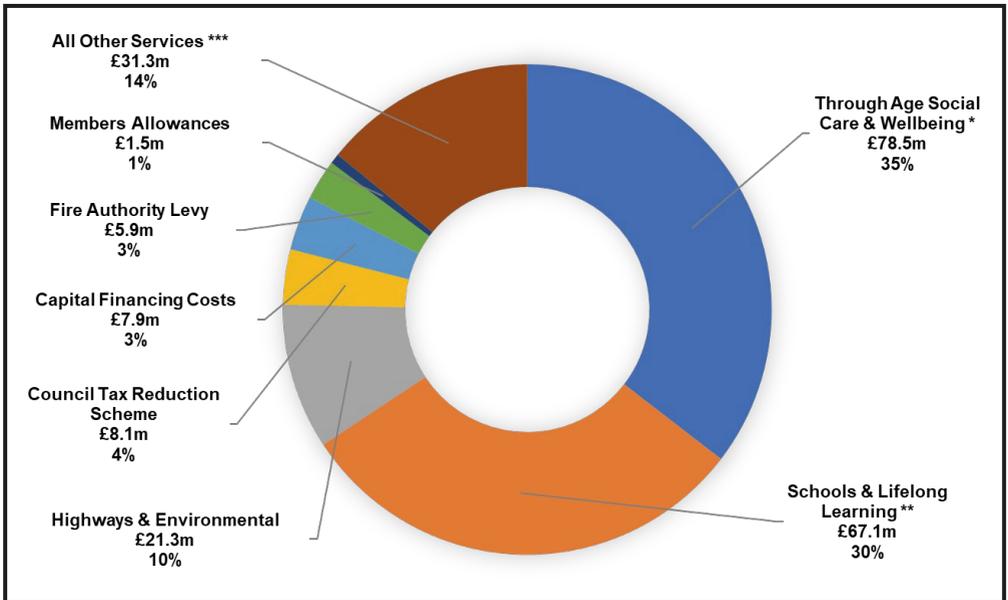
The Budgets for each Service are summarised in the table below:

Services	2026/27	Add		Net
	Controllable Service Budgets £'000	Internal Allocations / Capital Charges £'000	Less Internal Recharges £'000	2026/27 County Council Budget (including Levies) £'000
Customer Contact, ICT & Digital	7,340	1,338	(7,467)	1,211
Democratic Services	5,712	803	(4,086)	2,429
Economy & Regeneration	4,284	3,836	(3,281)	4,839
Finance & Procurement	22,935	1,695	(22,046)	2,584
Highways & Environmental Services	21,256	8,132	(143)	29,245
Legal & Governance Services	1,859	289	(1,366)	782
People & Organisation	2,791	390	(2,508)	673
Policy, Performance & Public Protection	2,714	738	(293)	3,159
Porth Cymorth Cynnar	5,102	5,575	-	10,677
Porth Cynnal	43,769	4,107	-	47,876
Porth Gofal	22,246	4,057	-	26,303
Schools & Lifelong Learning	65,239	11,049	-	76,288
Leadership Group	8,628	409	(1,228)	7,809
Levies, C/Tax Premium & Reserves	7,624	-	-	7,624
	221,499	42,418	(42,418)	221,499

Further information can be found in Appendix 3 of the Budget report considered by Full Council on 02/03/26 - [Ceredigion County Council - Agenda \(Item 5\)](#).



The direct controllable cost of Council Services (excluding any re-allocation of Support Services or Capital charges such as Depreciation) for 2026/27 can be illustrated as:



75% of the Council's budget will be spent on Schools & Lifelong Learning, Through Age Social Care & Wellbeing and Highways & Environmental Services. After providing for other (largely) fixed costs (i.e. Members Allowances, Fire Authority Levy, Capital Financing Costs and the Council Tax Reduction Scheme), this only leaves 14% (£31m) for all other Council Services.

#### Adjustments made for:

\* Includes Out of County Placements (from Leadership Group), Legal Fees (from Legal & Governance) & Social Care Wales Workforce Development Programme (from People & Organisation)

\*\* Includes Penweddig PFI (from Finance & Procurement)



# The Council proposes the following spending on services in 2026-2027

Services	2026-2027 BUDGET			
	Gross Expenditure £000's	Income £000's	Grants £000's	Net Expenditure £000's
Customer Contact, ICT & Digital	1,356	225	0	1,131
Democratic Services	2,455	1	0	2,454
Economy and Regeneration	9,383	3,148	1,151	5,084
Finance and Procurement	15,435	602	11,544	3,289
Highways and Environmental Services	37,566	6,073	2,248	29,245
Legal and Governance Services	929	147	0	782
People and Organisation	1,038	103	262	673
Policy, Performance and Public Protection	3,463	274	30	3,159
Porth Cymorth Cynnar	21,789	2,057	9,052	10,680
Porth Cynnal	63,858	14,324	1,530	48,004
Porth Gofal	34,486	8,114	0	26,372
Schools and Lifelong Learning	97,298	4,928	16,022	76,348
Leadership	7,927	0	0	7,927
<b>Cost of County Council Services</b>	<b>296,983</b>	<b>39,996</b>	<b>41,839</b>	<b>215,148</b>
Contributions from Reserves	(4,020)			(4,020)
Contingency	1,222			1,222
Capital Expenditure charged to the General Fund	3,059		38	3,021
<b>Levies and Town &amp; Community Precepts:</b>				
Mid and West Wales Fire and Rescue Authority	5,935			5,935
Natural Resources Wales - Borth Bog	13			13
Town and Community Council Precepts	1,919			1,919
<b>Budget Requirement (including Town &amp; Community Council Precepts)</b>	<b>305,111</b>	<b>39,996</b>	<b>41,877</b>	<b>223,238</b>
Add: Discretionary Rate Relief	180			180
Less: Town & Community Council Precepts	1,919			1,919
<b>Net County Council Budget including Levies</b>	<b>303,372</b>			<b>221,499</b>
<b>Financed by:</b>				
Specific Grants	41,877			
Other Income	39,996			
Revenue Support Grant	153,336			153,336
<b>Met By: Council Tax Payers</b>	<b>68,163</b>			<b>68,163</b>

RESERVES are necessary to meet known future commitments and also to fund expenditure prior to receipt of income. Reserves are also desirable to meet unexpected expenditure or a shortfall in income. The estimated balances of the Council's reserves are as follows:

	Estimated Balance		Estimated Balance
	31,03.26		31,03.27
	£000's		£000's
Earmarked Reserves	34,797		30,777
General Fund	7,014		7,014
<b>Total</b>	<b>41,811</b>		<b>37,791</b>

The basic Council Tax is payable in respect of Band 'D' dwellings, whilst a fraction of this amount is payable for dwellings in other bands. The gross Council Tax payable for the County Council and Dyfed-Powys Police purposes is shown opposite:-

Band	Dwelling value from £	Dwelling value up to £	Fraction of Basic Tax	Ceredigion Council		Dyfed Powys-Police	
				£	p	£	p
A	-	44,000	6/9ths	1,317.45		258.42	
B	44,001	65,000	7/9ths	1,537.03		301.49	
C	65,001	91,000	8/9ths	1,756.60		344.56	
D	91,001	123,000	9/9ths	1,976.18		387.63	
E	123,001	162,000	11/9ths	2,415.33		473.77	
F	162,001	223,000	13/9ths	2,854.48		559.91	
G	223,001	324,000	15/9ths	3,293.63		646.05	
H	324,001	424,000	18/9ths	3,952.36		775.26	
I	424,001	-	21/9ths	4,611.09		904.47	



Band	Dwelling value from	Dwelling value up to	Fraction of Basic Tax	Ceredigion Council		Dyfed Powys-Police	
	£	£		£	p	£	p
A	-	44,000	6/9ths	1,317.45		258.42	
B	44,001	65,000	7/9ths	1,537.03		301.49	
C	65,001	91,000	8/9ths	1,756.60		344.56	
D	91,001	123,000	9/9ths	1,976.18		387.63	
E	123,001	162,000	11/9ths	2,415.33		473.77	
F	162,001	223,000	13/9ths	2,854.48		559.91	
G	223,001	324,000	15/9ths	3,952.36		646.05	
H	324,001	424,000	18/9ths	4,611.09		775.26	
I	424,001	-	21/9ths			904.47	

An additional special item is payable in respect of Town/Community Councils precepts as set out in the table below:

COUNCIL TAX SPECIAL ITEMS 2026-2027					
Community or Town	Precept 2025-2026		Precept 2026-2027		Council Tax (Band D)
	£	p	£	p	£ p
Aberystwyth	656,940.00		739,645.00		174.97
Aberaeron	50,708.00		55,083.00		65.57
Cardigan	99,024.20		108,926.62		56.03
Lampeter	60,000.00		70,000.00		68.70
New Quay	43,999.00		65,998.50		68.01
Borth	38,324.70		59,132.74		69.17
Ceulanamaesmawr	17,000.00		20,000.00		45.43
Blaenrheidol	4,284.00		4,988.00		23.09
Genau'r Glyn	10,500.00		10,750.00		30.51
Llanbadarn Fawr	60,000.00		60,000.00		67.00
Llangynfelin	8,250.00		9,075.00		32.42
Llanfarian	25,000.00		25,000.00		32.05
Llangwryfon	4,500.00		4,725.00		18.36
Llanilar	7,500.00		9,000.00		18.84
Llanrhytud	11,600.00		12,180.00		26.46
Melindwr	7,500.00		7,500.00		13.70
Pontarfynach	3,500.00		3,500.00		12.82
Tirymynach	30,000.00		33,000.00		39.43
Trawsgoed	5,600.00		5,600.00		12.30
Trefeurig	20,000.00		18,000.00		21.55
Faenor	33,782.00		34,327.00		41.42
Ysgubor-y-Coed	3,850.00		4,235.00		21.37
Llanddewi Brefi	18,000.00		18,000.00		57.97
Llangeitho	5,500.00		5,500.00		14.55
Lledrod	2,808.30		2,809.00		8.87
Nantcwnlle	2,500.00		2,500.00		6.47
Tregaron	30,000.00		40,000.00		71.77
Ysbyty Ystwyth	2,500.00		2,500.00		11.45
Ystrad Fflur	8,710.00		13,332.00		41.30
Ystrad Meurig	2,476.50		3,426.80		20.00
Ciliau Aeron	6,000.00		6,000.00		13.79
Henfynyw	7,000.00		7,000.00		13.06
Llanarth	12,539.23		12,539.23		16.46
Llandysiliogogo	15,401.88		15,401.88		25.47
Llanfair Clydogau	7,000.00		9,000.00		29.59
Llanfihangel Ystrad	9,950.00		9,950.00		14.37
Llangybi	5,290.00		6,084.00		21.88
Llanllwchaearn	11,913.80		12,213.95		23.79
Llansantffraed	30,000.00		31,500.00		49.76
Llanwenog	13,000.00		13,000.00		21.08
Llanwnnen	3,747.40		5,200.00		23.49
Dyffryn Arth	14,550.00		15,870.00		26.13
Aberporth	57,873.00		74,873.00		60.52
Beulah	35,000.00		55,000.00		59.99
Llandyfriog	25,000.00		25,000.00		28.65
Llandysul	54,003.85		61,965.52		47.97
Llangoedmor	35,000.00		43,500.00		69.60
Llangrannog	11,550.00		11,550.00		23.81
Penbryn	15,000.00		15,000.00		18.40
Troedyraur	10,000.00		10,000.00		14.32
Y Ferwig	27,060.00		29,750.00		42.81
<b>Total</b>	<b>1,681,235.86</b>		<b>1,919,131.24</b>		

## NON DOMESTIC RATES

### Explanatory Notes

The information given below explains some of the terms which may be used on a non-domestic rate demand and in the supporting information. Further information about liability to non-domestic rates may be obtained from billing authorities.

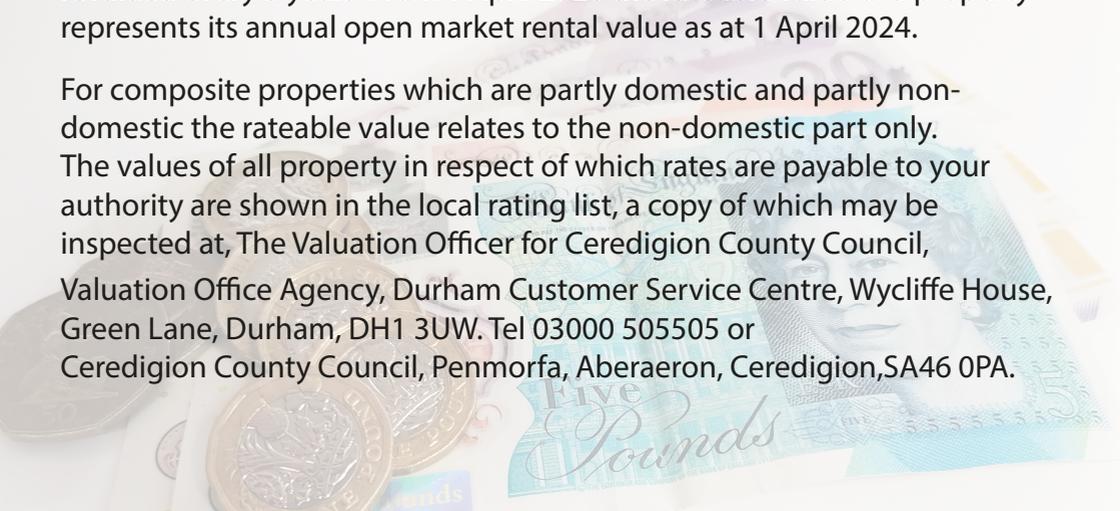
### Non-domestic rates

The non-domestic rates collected by billing authorities are paid into a central pool and redistributed to county and county borough councils and police and crime commissioners. Your council and police and crime commissioner use their shares of redistributed rate income, together with income from their council tax payers, revenue support grant provided by the Welsh Ministers and certain other sums, to pay for the services they provide. Further information about the non-domestic rates system, including what reliefs are available may be obtained via [Business Rates in Wales | Business Wales](#)

### Rateable value

The rateable value of non-domestic property is fixed in most cases by an independent valuation officer of the Valuation Office Agency which is an Executive Agency of His Majesty's Revenue and Customs (HMRC). They compile and maintain a full list of the rateable values of all non-domestic properties in Wales, available on their website at [www.gov.uk/ Find a business rates valuation](http://www.gov.uk/Find-a-business-rates-valuation) - GOV.UK. All non-domestic property is normally revalued every 3 years. From 1 April 2026 the rateable value of a property represents its annual open market rental value as at 1 April 2024.

For composite properties which are partly domestic and partly non-domestic the rateable value relates to the non-domestic part only. The values of all property in respect of which rates are payable to your authority are shown in the local rating list, a copy of which may be inspected at, The Valuation Officer for Ceredigion County Council, Valuation Office Agency, Durham Customer Service Centre, Wycliffe House, Green Lane, Durham, DH1 3UW. Tel 03000 505505 or Ceredigion County Council, Penmorfa, Aberaeron, Ceredigion, SA46 0PA.



## **Revaluation**

All rateable values are reassessed at a general revaluation to ensure rates paid by any one ratepayer reflect changes over time in the value of their property relative to others. This helps maintain fairness in the rating system by updating valuations in line with changes in the market.

The current rating list came into effect on 1 April 2026 and is based on values as at 1 April 2024.

In the year a revaluation takes effect, the multiplier is rebased to account for overall changes to total rateable value and to ensure that the revaluation does not raise extra money.

## **Alteration of rateable value**

The rateable value may alter if the valuation officer believes that the circumstances of the property have changed. The ratepayer (and certain others who have an interest in the property) may also in certain circumstances propose a change in value. Further information about how to propose a change in a rateable value is available from valuation offices.

## **Non-domestic rating multiplier**

This is the rate in the pound by which the rateable value is multiplied to give the annual rate bill for a property. From 1 April 2026, there are three multipliers which may apply to a property in Wales. The multipliers announced for 2026-27 are as follows:

- a retail multiplier of 0.350, applicable to small to medium sized retail shops with a rateable value below £51,000;
- a standard multiplier of 0.502, applicable to most other properties; and
- a higher multiplier of 0.515, applicable to properties with a rateable value above £100,000.

## **Proposals and appeals**

Information about the circumstances in which a change in rateable value may be proposed and how such a proposal may be made is available from the local valuation office shown above or on their website at -

[How to challenge your business rates valuation - GOV.UK](https://www.gov.uk/guidance/how-to-challenge-your-business-rates-valuation)

The Valuation Tribunal for Wales provides a free independent appeals service dealing with appeals about Non-Domestic Rates and Council Tax.

Their contact details can be found here [www.valuation-tribunals-wales.org.uk/home.html](http://www.valuation-tribunals-wales.org.uk/home.html)

### **Unoccupied property rating**

Owners of unoccupied non-domestic properties may be liable to empty property rates which are charged at 100 per cent of the normal liability. Liability begins after the property has been empty for 3 months or, in the case of certain industrial properties, after the property has been empty for 6 months. Certain types of property are exempt from empty property rates.

### **Charitable and discretionary relief**

Charities and community amateur sports clubs are entitled to 80% relief from rates on any non-domestic property where —

- (a) in the case of charities, the property is wholly or mainly used for charitable purposes, or
- (b) in the case of a club, the club is registered with HM Revenue & Customs.

Billing authorities have discretion to remit all or part of the remaining 20% of the bill on such property and can also give relief in respect of property occupied by certain bodies not established or conducted for profit.

For more information regarding clubs you should contact, Charities, Savings and International 2, HM Revenues and Customs, BX9 1BU, United Kingdom. (website is <http://www.hmrc.gov.uk>).

### **Small business rate relief**

The Non-Domestic Rating (Small Business Relief) (Wales) Order 2017 makes provision for rates relief for small businesses. Full details including the eligibility criteria, the exceptions, the procedural requirements and the relevant rates relief's are available from the billing authority or at [Non-Domestic Rates - Small Business Rates Relief | Business Wales](#)

### **Transitional rate relief**

The Non-Domestic Rating (Chargeable Amounts) (Wales) Regulations 2025 make provision for transitional relief for businesses adversely impacted by the revaluation of non-domestic hereditaments taking effect from 1 April 2026. This relief applies for 2 years up to 31.03.2028. Full details including the eligibility criteria, the exceptions, the procedural requirements and the relevant rate relief's are available from the billing authority or at <https://businesswales.gov.wales/non-domestic-rates-transitional-rates-relief-2026-revaluation>

## **Food and Drink Hospitality Rates Relief 2026-27**

This relief is aimed at eligible businesses in the food and drink hospitality sector, for example pubs, restaurants, cafés, bars and live music venues. The aim of the relief is to support these sectors to manage continued cost pressures.

The Welsh Government will provide grant funding to all 22 local authorities in Wales to deliver Food and Drink Hospitality Rates Relief to eligible businesses for 2026-27. The relief will support eligible occupied properties by offering a discount of 15% on non-domestic rates bills for such properties.

The relief will apply to all eligible businesses, subject to a cap on the amount each business can claim across Wales. The total amount of relief available is £110,000 across all properties occupied by the same business. All businesses are required to make a declaration when applying to individual local authorities, confirming that the amount of relief they are seeking across Wales does not exceed this cap.

More details are available from the billing authority or at <https://businesswales.gov.wales/non-domestic-rates-food-and-drink-hospitality-rates-relief-2026-27>

## **Ensuring your business rates are correct**

From 1 April 2026, to ensure your business rates are calculated correctly, you must notify your local authority of the date on which any of the following changes occurred, within 60 days:

- you became the ratepayer of the property,
- the property has become occupied and was previously unoccupied (empty), or
- the property has ceased to be occupied (has become empty)

Failure to comply with this duty may result in a fine of £500. Providing information which is false may result in a fine on summary conviction to a fine of up to level 3 on the standard scale (currently £1,000).

More details are available at <https://businesswales.gov.wales/non-domestic-rates-duty-report-changes-circumstances-local-authorities>