



CEREDIGION COUNTY COUNCIL

INFORMATION FOR RATEPAYERS 2025-2026

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

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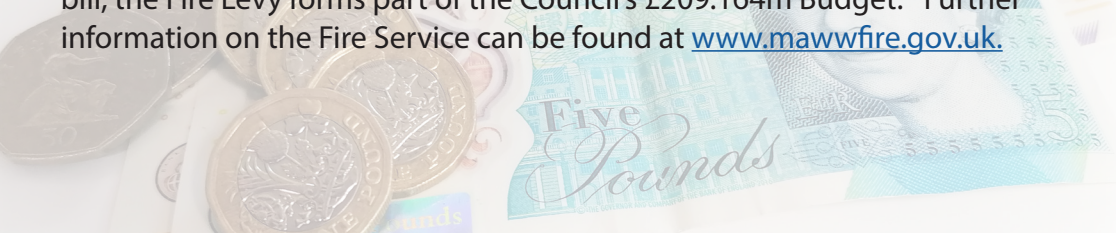
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BUDGET SUMMARY 2025-2026

On 03/03/25, Ceredigion County Council set its budget for 2025/26 at £209.164m which has resulted in a Council Tax increase of 9.3%. This increase represents an increase of 8.7% for Council Services and a further 0.6% in order to fund an increase in the Mid & West Wales Fire Authority levy for 2025/26. The increase for County Council purposes (including the Fire levy) means a Band D property in Ceredigion paying £1,886.57 - an increase of £160.52 (This is the equivalent of an extra £13.38 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) has risen from £5.440m in 2024/25 to £5.836m in 2025/26 (a 7.3% increase). 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 £209.164m Budget. Further information on the Fire Service can be found at www.mawwfire.gov.uk.



The Council Tax increase for the County Council element can be further analysed into:

	Council Tax Increase	Band D Cost per Month
Core increase	4.3%	£6.18
Chancellor's increase in Employers National Insurance	2.9%	£4.17
Investment in Waste Collection & Planning Enforcement Services	1.5%	£2.22
Subtotal – Council Services	8.7%	£12.57
Mid & West Wales Fire Authority Levy	0.6%	£0.81
TOTAL	9.3%	£13.38

Ceredigion's Provisional Financial Settlement from Welsh Government for 2025/26 was received on 11/12/24 and was originally a 3.6% increase in funding, with Ceredigion ranked 15th out of the 22 Local Authorities in Wales. This also equated to Ceredigion receiving the lowest increase per head of population across all of Wales. The Final Financial Settlement from Welsh Government for 2025/26 was received on 20/02/25 and resulted in a 3.8% increase in funding. The extra funding has enabled the Council Tax increase to be lowered from 9.9% to 9.3%.

The Council also collects Council Tax for Dyfed-Powys Police (8.6% increase) and the Town and Community Councils (6.6% average increase). Overall, the Council Tax bill for band D properties has increased by 9.1% - an increase of £192.20 (This is the equivalent of an extra £16.02 per month).

The Welsh Government sets a Standard Spending Assessment (SSA) for Councils each year. Ceredigion County Council's 2025/26 SSA is £200.3m.

A programme of Capital investment totalling £31m is planned for 2025/26 (£121m for the multi-year capital programme period 2025/26 – 2027/28).



BUDGET CONTEXT



The financial challenges being faced by the Council are set against the backdrop of the continued national economic challenges being faced by the UK as a whole.

Cost pressures faced by the Council for 2025/26 total £11.8m, equivalent to a Ceredigion specific inflation factor of 6.1%. This compares with general inflation running at 3% (January 2025 CPI figure). In addition to this Councillors have prioritised

investment in 2 key frontline services – Waste Collection (£481k) and Planning Enforcement (£346k).

A budget shortfall of £7.3m has therefore needed to be found from a combination of £1.1m Budget Savings and Council Tax considerations.

The areas where Cost pressures are being seen are generally not unique to Ceredigion. They range from Pay awards (nationally set) to the impact of the Chancellor's decision to increase Employers National Insurance to Contracts inflation to an increased Fire levy cost. Demands on Social Care related budgets remain significant, this includes ensuring that registered Social Care workers in Ceredigion continue to be paid at least the Real Living Wage (which has risen from £12.00 to £12.60 per hour – a 5% increase) and that the impact of the Employers National Insurance on critical frontline Social Care Providers is recognised.

Following the decision by Full Council on 14/12/23 to increase the Council Tax premiums chargeable on Second Homes and Long-term Empty Properties, there was a need to balance the desire to ring-fence all Council Tax premiums monies with the wider Budget position and the ability to reduce the Council Tax burden for all Ceredigion residents. As a result 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](#), this is funded from 25% of Council Tax Premium monies.

The remaining 75% of Council Tax Premium monies is assisting the general budget position in order to reduce what would have been a higher Council Tax burden on Ceredigion residents. From 01/04/25 the level of Council Tax premium chargeable on Second Homes will rise to 150%, a decision which has provided an estimated £1.1m benefit to the 25/26 Budget.

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?

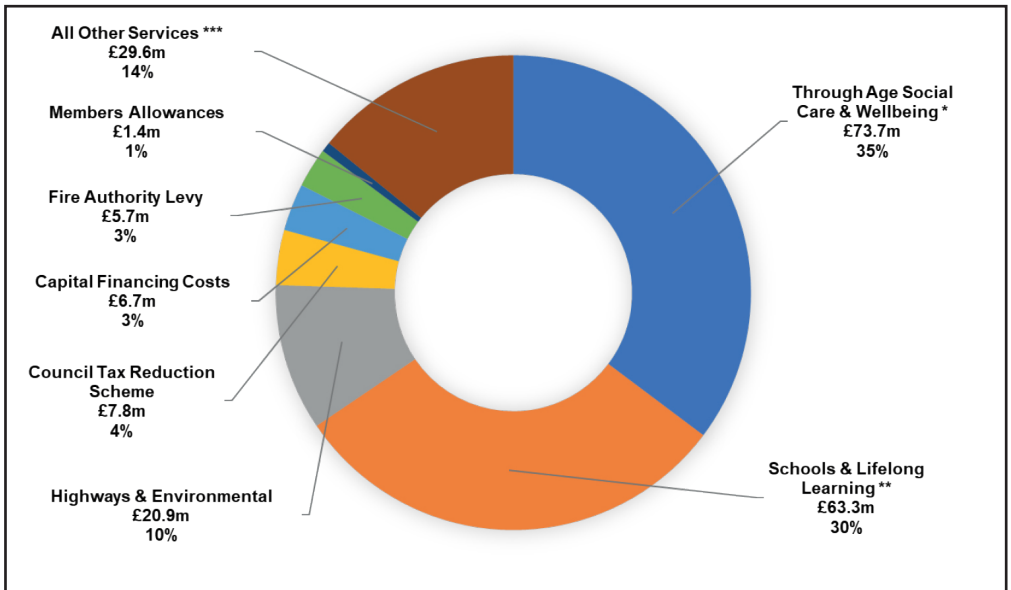
The Budgets for each Service are summarised in the table below:

Services	2025/26	Add		Net
	Controllable Service Budgets £'000	Internal Allocations / Capital Charges £'000	Less Internal Recharges £'000	2025/26 County Council Budget (including Levies) £'000
Customer Contact, ICT & Digital	7,151	1,278	(6,638)	1,791
Democratic Services	5,566	850	(3,580)	2,836
Economy & Regeneration	4,264	3,327	(4,226)	3,365
Finance & Procurement	22,248	1,505	(24,249)	(496)
Highways & Environmental Services	21,086	7,402	-	28,488
Legal & Governance	1,798	225	(1,309)	714
People & Organisation	2,548	320	(2,074)	794
Policy, Performance & Public Protection	2,670	707	(180)	3,197
Porth Cymorth Cynnar	4,673	4,829	-	9,502
Porth Cynnal	41,463	3,820	-	45,283
Porth Gofal	20,741	3,269	-	24,010
Schools & Lifelong Learning	62,721	14,372	-	77,093
Leadership Group	5,747	352	-	6,099
Levies, C/Tax Premium & Reserves	6,488	-	-	6,488
	209,164	42,256	(42,256)	209,164

Further information can be found in Appendix 3 of the Budget report considered by Full Council on 03/03/2025 [Ceredigion County Council Agenda for Council on Monday, 3rd March, 2025, 10.00 am](#)



The direct controllable cost of Council Services (excluding any re-allocation of Support Services or Capital charges such as Depreciation) for 2025/26 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% (£29.6m) for all other Council Services.

Adjustments made for:

- * Includes Out of County Placements (from LG), Legal Fees (from L&G) & Social Care Wales Workforce Development Programme (from P&O)
- ** Includes Penweddig PFI (from F&P)
- *** Leadership Group Budget adjusted to apportion assumed Employers National Insurance funding to all Services



The Council proposes the following spending on services in 2025-2026

Services	2025-2026 BUDGET			
	Gross Expenditure £000's	Income £000's	Grants £000's	Net Expenditure £000's
Customer Contact and ICT	1,807	16	0	1,791
Democratic Services	2,837	1	0	2,836
Economy and Regeneration	7,955	3,172	1,225	3,558
Finance and Procurement	12,457	602	11,544	311
Highways and Environmental Services	36,416	5,664	2,264	28,488
Legal and Governance Services	796	82	0	714
Policy, Performance and Public Protection	3,967	274	496	3,197
People and Organisation	1,128	42	262	824
Porth Cymorth Cynnar	19,799	2,057	8,240	9,502
Porth Cynnal	61,300	14,206	1,675	45,419
Porth Gofal	29,481	5,407	0	24,074
Schools and Lifelong Learning	98,824	4,668	16,943	77,213
Leadership Group	8,888	0	2,338	6,550
Cost of County Council Services	285,655	36,191	44,987	204,477
Contributions from Reserves	(6,541)			(6,541)
Contingency	549			549
Capital Expenditure charged to the General Fund	4,724		74	4,650
Levies and Town & Community Precepts:				
Mid and West Wales Fire and Rescue Authority	5,836			5,836
Natural Resources Wales - Borth Bog	13			13
Town and Community Council Precepts	1,681			1,681
Budget Requirement (including Town & Community Council Precepts)	291,917	36,191	45,061	210,665
Add: Discretionary Rate Relief	180			180
Less: Town & Community Council Precepts	1,681			1,681
Net County Council Budget including Levies	290,416			209,164
Financed by:				
Specific Grants	45,061			
Other Income	36,191			
Revenue Support Grant	144,225			144,225
Met By: Council Tax Payers	64,939			64,939

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 31.03.2025 £000's		Estimated Balance 31.03.2026 £000's
Earmarked Reserves	33,633		27,092
General Fund	6,704		6,704
Total	40,337		33,796

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	1,257.71			240.45
B	44,001	65,000	7/9ths	1,467.33			280.53
C	65,001	91,000	8/9ths	1,676.95			320.60
D	91,001	123,000	9/9ths	1,886.57			360.68
E	123,001	162,000	11/9ths	2,305.81			440.83
F	162,001	223,000	13/9ths	2,725.05			520.98
G	223,001	324,000	15/9ths	3,144.28			601.13
H	324,001	424,000	18/9ths	3,773.14			721.36
I	424,001	-	21/9ths	4,402.00			841.59

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

COUNCIL TAX SPECIAL ITEMS 2025-2026						
Community or Town	Precept 2024-2025		Precept 2025-2026		Council Tax (Band D)	
	£	p	£	p	£	p
Aberystwyth	635,275.00		656,940.00		156.04	
Aberaeron	46,824.00		50,708.00		61.15	
Cardigan	90,022.00		99,024.20		51.66	
Lampeter	43,000.00		60,000.00		58.56	
New Quay	38,260.00		43,999.00		46.50	
Borth	34,599.69		38,324.70		45.63	
Ceulanamaesmawr	16,000.00		17,000.00		38.65	
Blaenrheidol	4,706.00		4,284.00		19.95	
Genau'r Glyn	10,000.00		10,500.00		28.89	
Llanbadarn Fawr	49,281.00		60,000.00		66.37	
Llangynfelin	8,250.00		8,250.00		29.52	
Llanfarian	22,700.00		25,000.00		31.64	
Llangwryfion	4,500.00		4,500.00		16.56	
Llanilar	7,200.00		7,500.00		15.19	
Llanrhystud	11,600.00		11,600.00		24.53	
Melindwr	7,500.00		7,500.00		13.62	
Pontarfynach	3,500.00		3,500.00		13.00	
Tirymynach	19,500.00		30,000.00		36.24	
Trawsgoed	5,200.00		5,600.00		11.99	
Trefeurig	18,000.00		20,000.00		24.29	
Faenor	33,812.00		33,782.00		40.84	
Ysgubor-y-Coed	3,850.00		3,850.00		21.56	
Llanddewi Brefi	14,400.00		18,000.00		57.81	
Llangeitho	5,500.00		5,500.00		14.47	
Lledrod	2,553.00		2,808.30		8.63	
Nantcwnlle	2,500.00		2,500.00		6.33	
Tregaron	25,000.00		30,000.00		53.61	
Ysbyty Ystwyth	2,500.00		2,500.00		11.11	
Ystrad Fflur	7,574.00		8,710.00		25.91	
Ystrad Meurig	2,410.66		2,476.50		15.00	
Ciliau Aeron	6,000.00		6,000.00		13.97	
Henfynyw	7,000.00		7,000.00		13.17	
Llanarth	10,903.73		12,539.23		16.65	
Llandysiliogogo	12,834.90		15,401.88		26.23	
Llanfair Clydogau	7,000.00		7,000.00		22.48	
Llanfihangel Ystrad	9,950.00		9,950.00		14.67	
Llangybi	4,600.00		5,290.00		18.56	
Llanllwchaearn	11,566.80		11,913.80		22.61	
Llansantffraed	28,000.00		30,000.00		46.71	
Llanwenog	15,000.00		13,000.00		21.36	
Llanwnnen	3,568.95		3,747.40		16.64	
Dyffryn Arth	14,550.00		14,550.00		23.96	
Aberporth	46,298.66		57,873.00		47.77	
Beulah	25,000.00		35,000.00		38.13	
Llandyfriog	26,000.00		25,000.00		28.74	
Llandysul	50,737.14		54,003.85		41.71	
Llangoedmor	32,400.00		35,000.00		56.37	
Llangrannog	10,500.00		11,550.00		23.92	
Penbryn	12,500.00		15,000.00		18.37	
Troedyraur	12,000.00		10,000.00		14.56	
Y Ferwig	24,600.00		27,060.00		38.89	
Total	1,547,027.53		1,681,235.86			

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.

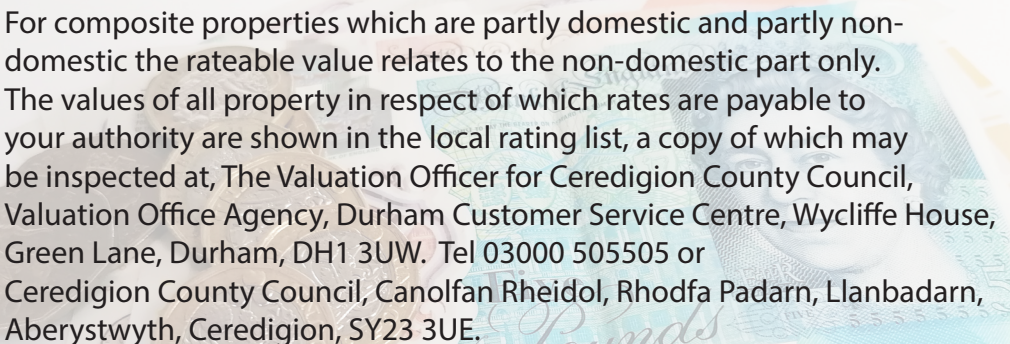
Non-domestic rates

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 <https://businesswales.gov.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 Her 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/government/organisations/valuation-office-agency. All non-domestic property is normally revalued every 5 years. From 1 April 2023 the rateable value of a property represents its annual open market rental value as at 1 April 2021.

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, Canolfan Rheidol, Rhodfa Padarn, Llanbadarn, Aberystwyth, Ceredigion, SY23 3UE.



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 2023 and is based on values as at 1 April 2021.

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. The multiplier set annually by the Welsh Ministers is the same for the whole of Wales.

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. Further information about the appeal arrangements may be obtained from, Ceredigion County Council, Canolfan Rheidol, Rhodfa Padarn, Llanbadarn, Aberystwyth, Ceredigion, SY23 3UE or from the Valuation Office Agency.

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 <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 per cent 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.

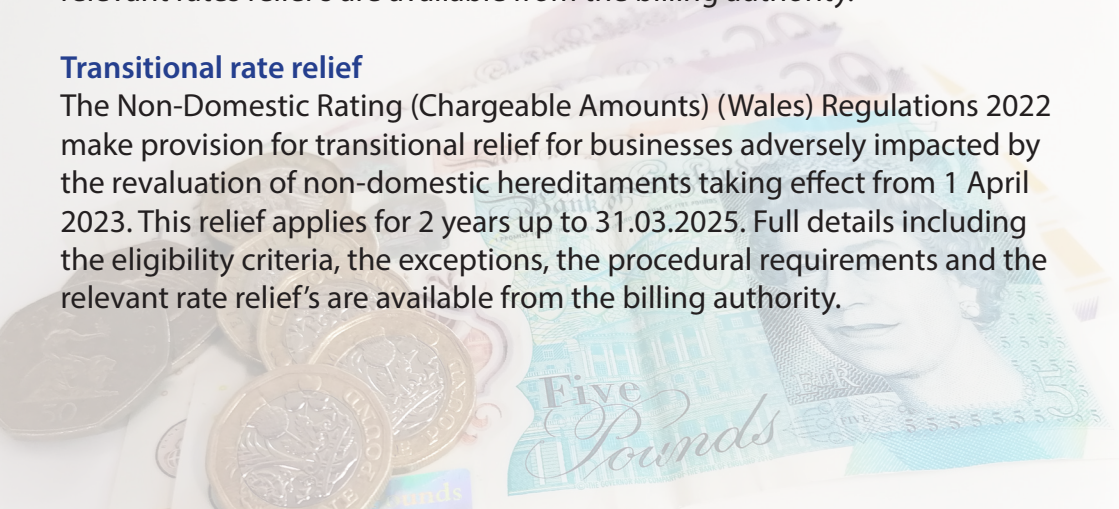
For more information regarding clubs you should contact, Charities, Savings and International 2, HM Revenues and Customs, BX9 1BU, United Kingdom. (website is <http://www.hmrc.gov.uk>).

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.

Transitional rate relief

The Non-Domestic Rating (Chargeable Amounts) (Wales) Regulations 2022 make provision for transitional relief for businesses adversely impacted by the revaluation of non-domestic hereditaments taking effect from 1 April 2023. This relief applies for 2 years up to 31.03.2025. Full details including the eligibility criteria, the exceptions, the procedural requirements and the relevant rate relief's are available from the billing authority.




Non Domestic Rates - Retail, Leisure and Hospitality Relief – 2025/2026

The scheme aims to provide support for eligible occupied properties by offering a discount of 40% on non-domestic rates bills for such properties. The scheme will apply to all eligible businesses, however the relief will be subject to a cap in 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 that the amount of relief they are seeking across Wales does not exceed this cap, when applying to individual local authorities.

Link:- <https://businesswales.gov.wales/topics-and-guidance/business-tax-rates-and-premises/non-domestic-rates-retail-leisure-and-hospitality-rates-relief-2025-26>

[Non-Domestic Rates – Retail, Leisure and Hospitality Rates Relief 2025-26 | Business Wales](#)

A stack of British currency including a five-pound note and several coins. The five-pound note is the most prominent, showing the Queen's profile and the text 'Bank of England' and 'Five Pounds'. Below it are several gold and silver coins, including a £2 coin and a £1 coin.

You can visit our website: www.ceredigion.gov.uk