



CEREDIGION COUNTY COUNCIL

INFORMATION FOR RATEPAYERS 2024-2025

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

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BUDGET SUMMARY 2024-2025

On 29/02/24, Ceredigion County Council set its budget for 2024-2025 at £193.572m which has resulted in a Council Tax increase of 11.1%. This increase represents an increase of 10.0% for core Council Services and a further 1.1% in order to fund an increase in the Mid & West Wales Fire Authority levy for 2024/25. The increase for County Council purposes (including the Fire levy) means a Band D property in Ceredigion paying £1,726.05 – an increase of £172.45 (This is the equivalent of an extra £3.32 per week).



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 £4.856m in 2023/24 to £5.440m in 2024/25 (a 12.0% 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 £193.572m Budget. Further information on the Fire Service can be found at www.mawwfire.gov.uk.

Welsh Government have openly stated that their 24/25 Budget is 'the starkest and most painful since devolution'. Following additional funding

announced by WG on 07/02/24, Ceredigion is still only receiving a 2.8% core funding increase (14th out of 22 Local Authorities). It is therefore also Ceredigion County Council's starkest Budget yet and worse than forecast.

The Council also collects Council Tax for Dyfed-Powys Police (6.2% increase) and the Town and Community Councils (9.1% average increase). Overall, the Council Tax bill for band D properties has increased by 10.25% (this equates to £3.76 per week extra for Band D households).

The Welsh Government sets a Standard Spending Assessment (SSA) for Councils each year. Ceredigion County Council's 2024/25 SSA is £186.4m.

A programme of capital investment totalling £59.1m is planned for 2024/25 (£87.2m for the multi-year capital programme period 2024/25 – 2026/27).

BUDGET CONTEXT

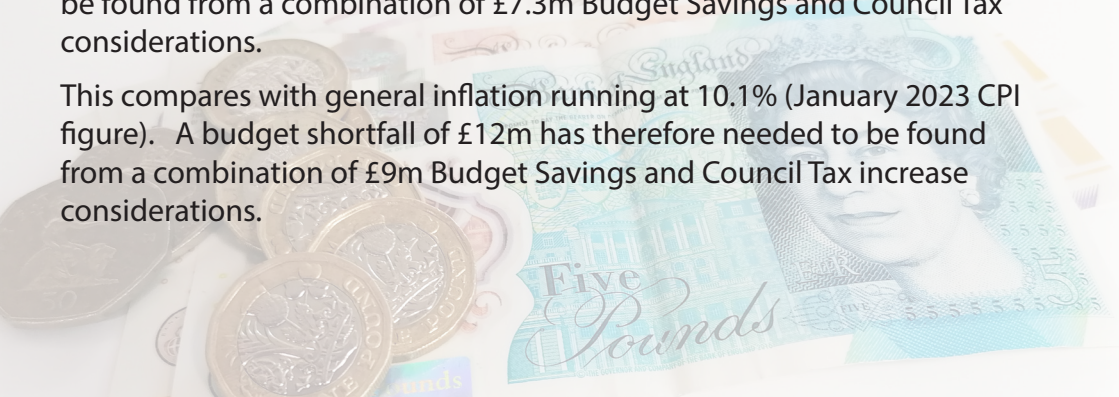


The financial challenges being faced by the Council are set against the backdrop of the wider national economic challenges being faced by the UK as a whole.

Cost pressures faced by the Council for 2024/25 total £18m, equivalent to a Ceredigion specific inflation factor of 10%. This compares with general inflation running at 4% (January

2024 CPI figure). A budget shortfall of £14m has therefore needed to be found from a combination of £7.3m Budget Savings and Council Tax considerations.

This compares with general inflation running at 10.1% (January 2023 CPI figure). A budget shortfall of £12m has therefore needed to be found from a combination of £9m Budget Savings and Council Tax increase considerations.



The areas where Cost pressures are being seen are generally not unique to Ceredigion. They range from Energy to Fuel to higher than normal (nationally set) Pay awards to Contracts inflation to an increased Fire levy cost to pressures on School Budgets.

Demands on Social Care related budgets continue to increase significantly, plus there is additional funding to ensure registered Social Care workers in Ceredigion continue to be paid at least the Real Living Wage (£10.90 per hour – a 10.1% increase).

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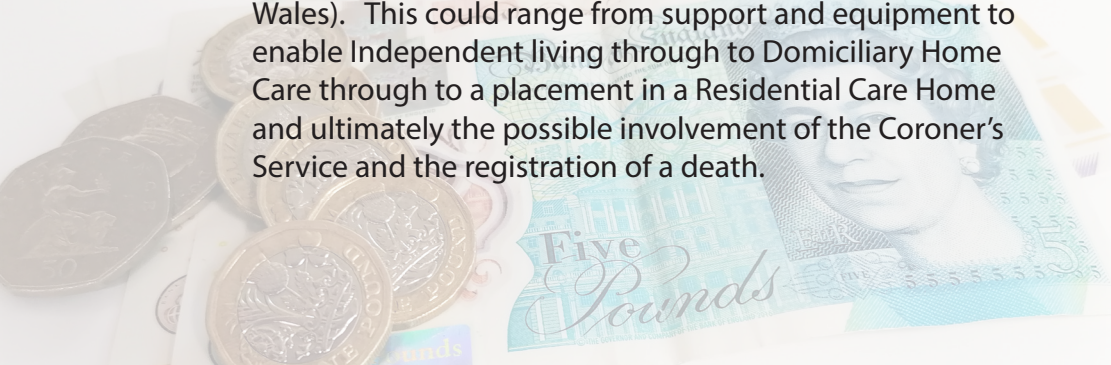
Following the decision by Full Council on 14/12/23 to increase the Council Tax premiums chargeable on Second Homes and Long-term Empty Properties, there was a need to balance the desire to ring-fence all Council Tax premium monies with the wider Budget position and the ability to reduce the Council Tax burden for all Ceredigion residents. As a result the **new Community Housing Scheme** remains available to support residents in Ceredigion with a pathway to home ownership (more details can be found at <https://www.ceredigion.gov.uk/resident/housing/the-community-housing-scheme-shared-equity/>, 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.



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 gritting 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?

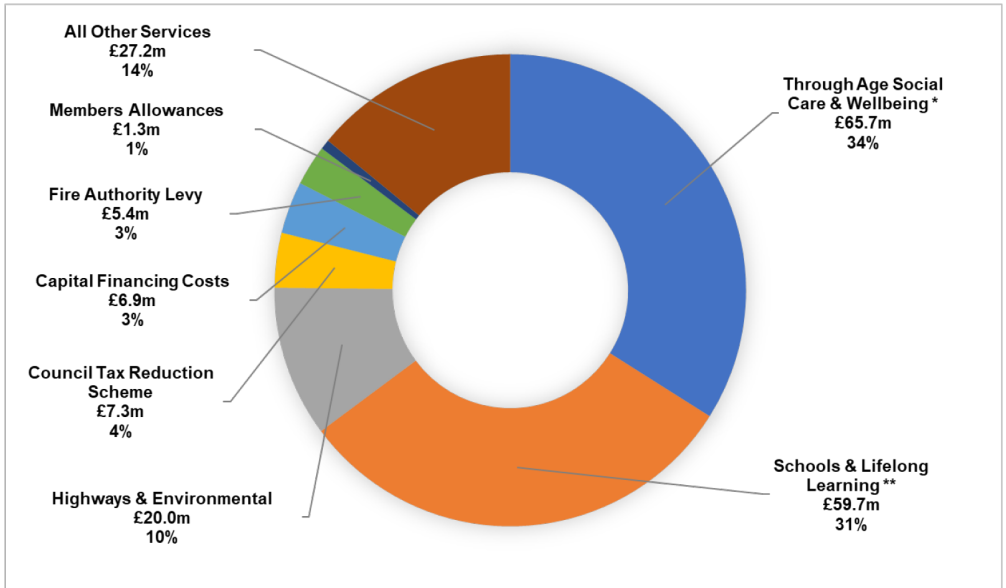
The Budgets for each Service are summarised in the table below:

Services	2024/25	Add		Net
	Controllable Service Budgets £'000	Internal Allocations / Capital Charges £'000	Less Internal Recharges £'000	2024/25 County Council Budget (including Levies) £'000
Customer Contact, ICT & Digital	6,673	1,228	(6,388)	1,513
Democratic Services	5,187	800	(3,430)	2,557
Economy & Regeneration	3,724	3,227	(4,176)	2,775
Finance & Procurement	21,417	1,455	(23,649)	(777)
Highways & Environmental Services	20,025	7,102	-	27,127
Legal & Governance	1,691	215	(1,259)	647
People & Organisation	2,413	310	(2,024)	699
Policy, Performance & Public Protection	2,518	687	(175)	3,030
Porth Cymorth Cynnar	4,066	4,669	-	8,735
Porth Cynnal	38,720	3,690	-	42,410
Porth Gofal	17,537	3,139	-	20,676
Schools & Lifelong Learning	58,068	14,227	-	72,295
Leadership Group	5,454	352	-	5,806
Levies, C/Tax Premium & Reserves	6,079	-	-	6,079
	193,572	41,101	(41,101)	193,572

Further information can be found in Appendix 3 of the Budget report considered by Full Council on 29/02/2024. [Ceredigion County Council Agenda for Council on Thursday, 29th February, 2024, 10.00 am](#)



The direct controllable cost of Council Services (excluding any re-allocation of Support Services or Capital charges such as Depreciation) for 2024/25 can be illustrated as:

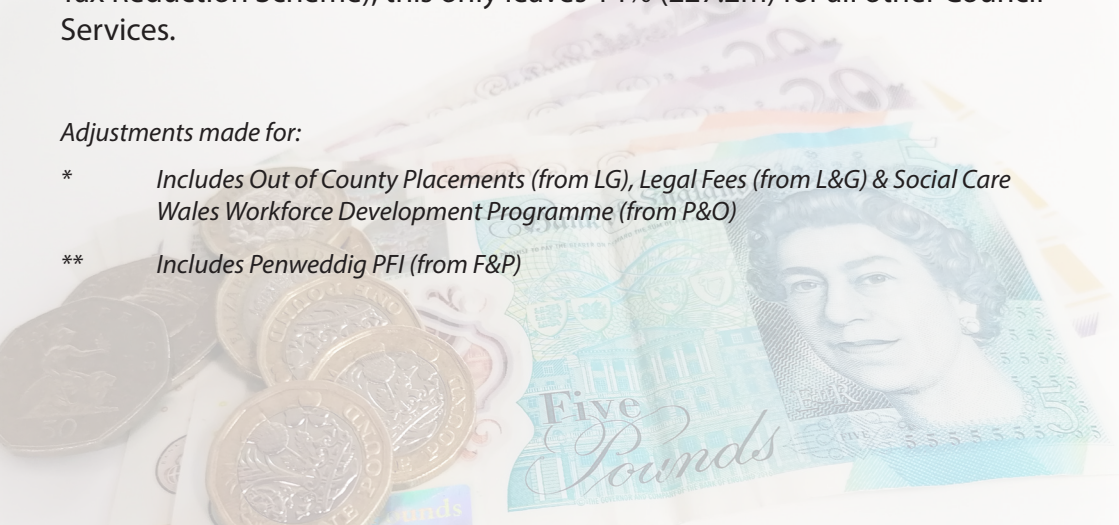


75% of the Council's budget will be spent on Schools & Lifelong Learning, Through Age Social Care & Wellbeing and Highways & Environmental Services. After providing for other (largely) fixed costs (i.e. Members Allowances, Fire Authority Levy, Capital Financing Costs and the Council Tax Reduction Scheme), this only leaves 14% (£27.2m) 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)



The Council proposes the following spending on services in 2024-2025

Services	2024-2025 BUDGET			
	Gross Expenditure £000's	Income £000's	Grants £000's	Net Expenditure £000's
Schools and Lifelong Learning	90,158	12,836	4,911	72,411
Porth Cymorth Cynnar	18,280	1,860	7,685	8,735
Finance and Procurement	16,152	599	15,166	387
Democratic Services	2,558	1	0	2,557
People and Organisation	999	38	262	699
Porth Cynnal	58,435	13,790	1,779	42,866
Porth Gofal	27,490	6,320	0	21,170
Policy, Performance and Public Protection	3,572	273	269	3,030
Highways and Environmental Services	36,056	5,774	2,019	28,263
Economy and Regeneration	7,765	3,351	1,346	3,068
Customer Contact and ICT	1,529	16	0	1,513
Legal and Governance Services	730	83	0	647
Leadership Group	6,557	0	0	6,557
Cost of County Council Services	270,281	44,941	33,437	191,903
Contributions from Reserves	(12,014)			(12,014)
Contingency	249			249
Capital Expenditure charged to the General Fund	7,802			7,802
Levies and Town & Community Precepts:				
Mid and West Wales Fire and Rescue Authority	5,440			5,440
Natural Resources Wales - Borth Bog	12			12
Town and Community Council Precepts	1,547			1,547
Budget Requirement (including Town & Community Council Precepts)	273,317	44,941	33,437	194,939
Add: Discretionary Rate Relief	180			180
Less: Town & Community Council Precepts	1,547			1,547
Net County Council Budget including Levies	271,950			193,572
Financed by:				
Specific Grants	33,437			
Other Income	44,941			
Revenue Support Grant	135,286			135,286
Met By: Council Tax Payers	58,286			58,286

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 31.03.2024 £000's	Estimated Balance 31.03.2025 £000's
Earmarked Reserves	34,326	22,312
General Fund	6,714	6,714
Total	41,040	29,026

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	1,150.70		221.35	
B	44,001	65,000	7/9ths	1,342.48		258.25	
C	65,001	91,000	8/9ths	1,534.27		295.14	
D	91,001	123,000	9/9ths	1,726.05		332.03	
E	123,001	162,000	11/9ths	2,109.62		405.81	
F	162,001	223,000	13/9ths	2,493.18		479.60	
G	223,001	324,000	15/9ths	2,876.75		553.38	
H	324,001	424,000	18/9ths	3,452.10		664.06	
I	424,001	-	21/9ths	4,027.45		774.74	

COUNCIL TAX SPECIAL ITEMS 2024-2025

Community or Town	Precept 2023-2024		Precept 2024-2025		Council Tax (Band D)	
	£	p	£	p	£	p
Aberystwyth	578,990.00		635,275.00		151.58	
Aberaeron	42,592.00		46,824.00		58.24	
Cardigan	85,735.05		90,022.00		47.96	
Lampeter	39,000.00		43,000.00		42.64	
New Quay	16,876.29		38,260.00		45.00	
Borth	23,467.00		34,599.69		43.80	
Ceulanamaesmawr	16,000.00		16,000.00		36.56	
Blaenrheidol	4,525.00		4,706.00		22.43	
Genau'r Glyn	9,500.00		10,000.00		27.22	
Llanbadarn Fawr	43,281.00		49,281.00		55.17	
Llangynfelin	7,000.00		8,250.00		29.48	
Llanfarian	14,700.00		22,700.00		29.30	
Llangwryfon	3,668.00		4,500.00		17.17	
Llanilar	7,000.00		7,200.00		14.77	
Llanrhystud	8,600.00		11,600.00		24.98	
Melindwr	7,000.00		7,500.00		13.94	
Pontarfynach	3,500.00		3,500.00		13.69	
Tirymynach	19,500.00		19,500.00		23.64	
Trawsgoed	5,200.00		5,200.00		11.36	
Trefeurig	13,000.00		18,000.00		22.41	
Faenor	33,427.00		33,812.00		40.84	
Ysgubor-y-Coed	3,500.00		3,850.00		22.92	
Llanddewi Brefi	9,500.00		14,400.00		46.83	
Llangeitho	5,500.00		5,500.00		14.62	
Lledrod	2,321.00		2,553.00		7.93	
Nantownlle	2,200.00		2,500.00		6.56	
Tregaron	22,000.00		25,000.00		44.40	
Ysbyty Ystwyth	3,000.00		2,500.00		11.49	
Ystrad Fflur	7,213.00		7,574.00		23.89	
Ystrad Meurig	2,184.52		2,410.66		14.00	
Ciliau Aeron	6,000.00		6,000.00		13.89	
Henfynyw	7,000.00		7,000.00		13.25	
Llanarth	9,481.50		10,903.73		14.54	
Llandysiliogogo	10,267.92		12,834.90		22.69	
Llanfair Clydogau	3,500.00		7,000.00		23.03	
Llanfihangel Ystrad	9,950.00		9,950.00		14.44	
Llangybi	4,000.00		4,600.00		15.96	
Llanllwchaearn	11,340.00		11,566.80		22.84	
Llansantffraed	24,000.00		28,000.00		43.77	
Llanwenog	15,000.00		15,000.00		25.08	
Llanwnnen	3,465.00		3,568.95		16.20	
Dyffryn Arth	14,720.00		14,550.00		24.12	
Aberporth	41,100.00		46,298.66		39.32	
Beulah	25,000.00		25,000.00		27.98	
Llandyfriog	15,000.00		26,000.00		30.10	
Llandysul	47,758.48		50,737.14		39.72	
Llangoedmor	30,000.00		32,400.00		53.45	
Llangrannog	10,500.00		10,500.00		23.16	
Penbryn	12,000.00		12,500.00		16.00	
Troedyraur	11,000.00		12,000.00		17.48	
Y Ferwig	24,600.00		24,600.00		36.47	
Total	1,375,662.76		1,547,027.53			

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.

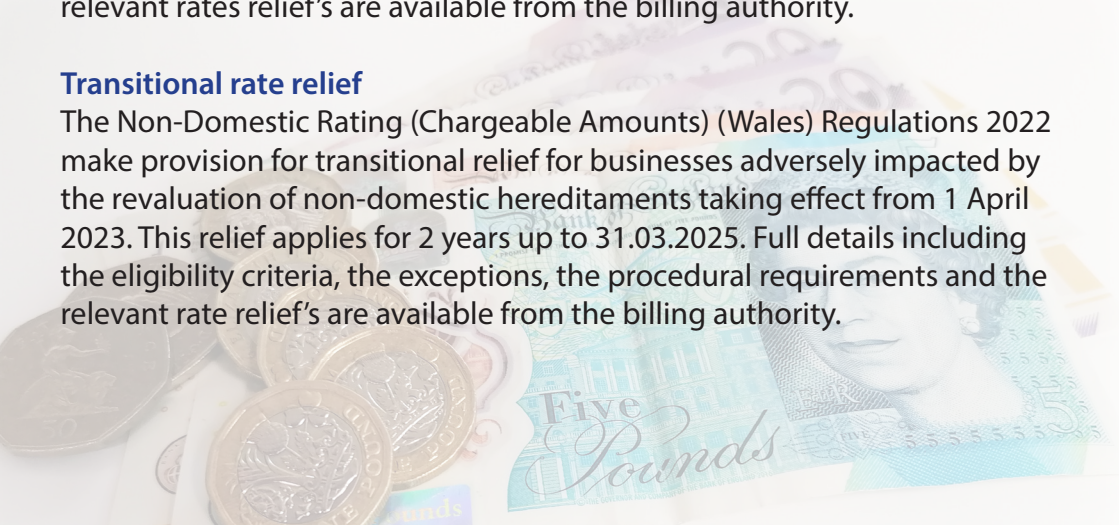
For more information regarding clubs you should contact, Charities, Savings and International 2, HM Revenues and Customs, BX9 1BU, United Kingdom. (website is <http://www.hmrc.gov.uk>).

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 – 2024/2025

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/non-domestic-rates-retail-leisure-and-hospitality-rates-relief-2024-25>



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