



CEREDIGION COUNTY COUNCIL

INFORMATION FOR COUNCIL TAX PAYERS 2025-2026

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

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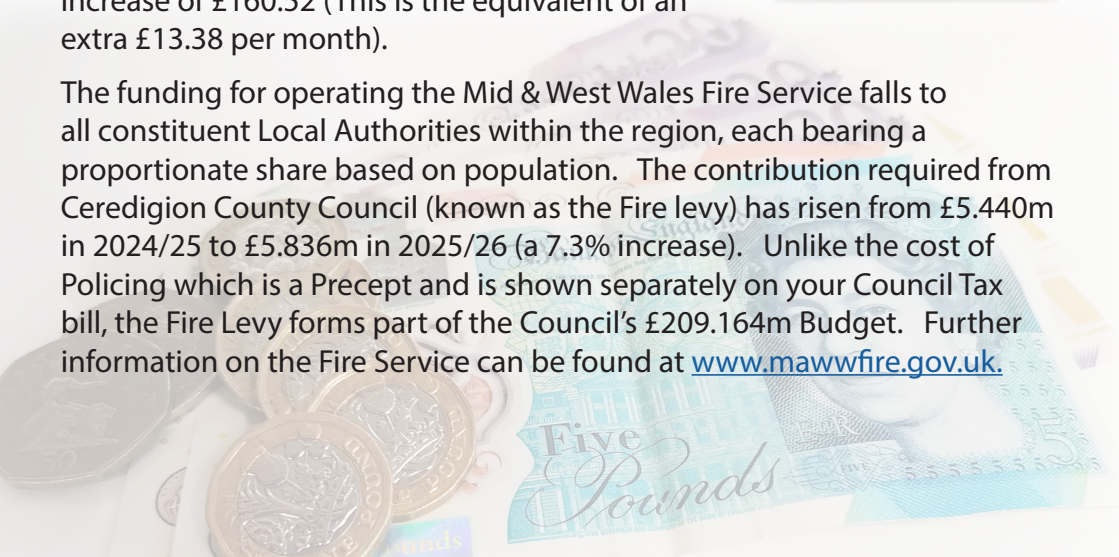
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BUDGET SUMMARY 2025-2026

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 premium 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](#), I, 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?

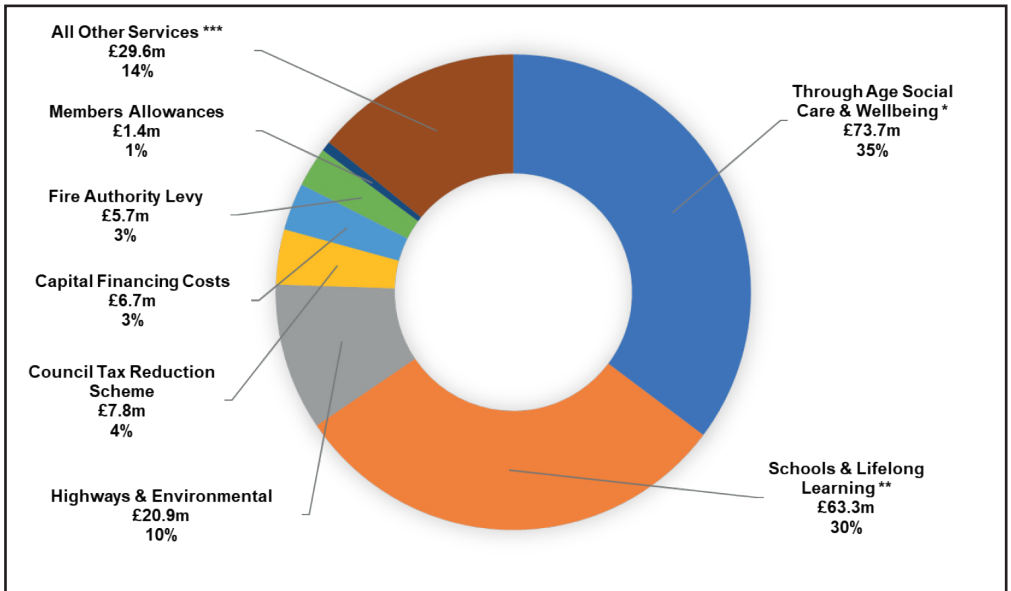
The Budgets for each Service are summarised in the table below:

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	
Llangwryfon	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			

COUNCIL TAX EXPLANATORY NOTES

EXEMPT DWELLINGS

Most dwellings will be subject to Council Tax. Some, however, will be exempt and there will be no Council Tax to pay on them. These are summarised below:-

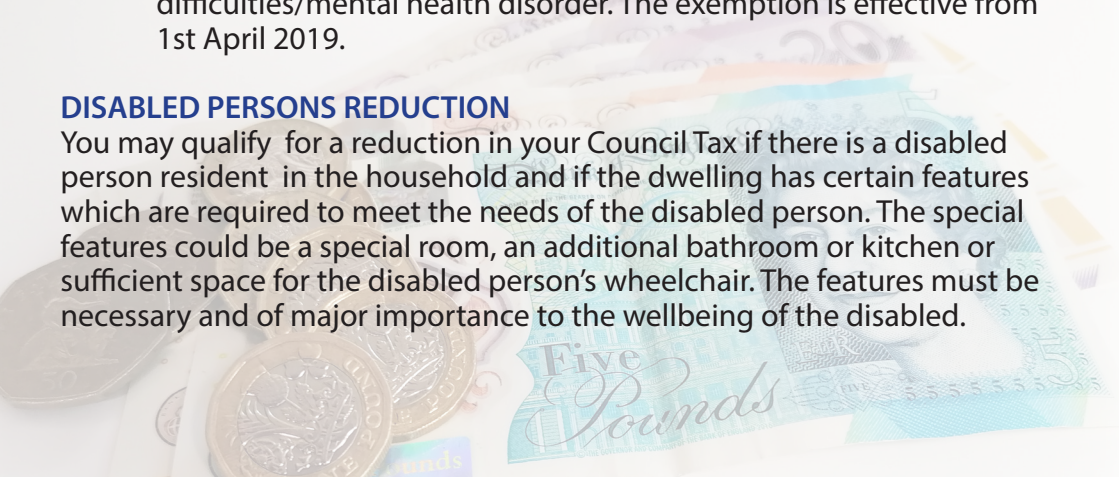
CLASS SUMMARY

- A. An unfurnished dwelling which:-
a) requires or is undergoing, or has undergone major repair work to render it habitable, or
b) is undergoing or has undergone structural alteration.
The exemption will apply for the shorter of:-
- A period of 12 months
- A period starting the day the dwelling became unfurnished and ending 6 months after the major repair or structural alteration was substantially completed.
- B. A dwelling owned by a Charity which has been unoccupied for less than 6 months.
- C. A dwelling which is vacant and substantially unfurnished and has been so for a period of less than 6 months, or a dwelling which is in the course of erection or whose erection is substantially complete but has remained vacant and unfurnished for a period of less than 6 months since completion.
- D. A dwelling which is unoccupied because the liable person is detained in prison.
- E. A dwelling which is unoccupied because the liable person is a long term patient in a hospital or care home.
- F. A dwelling which is unoccupied and where the liable person is the personal representative of the deceased former occupier, and less than six months have elapsed since grant of probate or letters of administration were made.
- G. A dwelling which is prohibited from occupation by law.
- H. A dwelling which is unoccupied and held available for occupation by a minister of religion.
- I. A dwelling which is unoccupied because the liable person is receiving care elsewhere.
- J. A dwelling which is unoccupied because the liable person is providing care elsewhere.
- K. A dwelling which is unoccupied because the liable person is a student living elsewhere.

- L. A dwelling which is unoccupied because it has been repossessed by the mortgagee.
- M. A Student Hall of Residence.
- N. A dwelling which is occupied entirely by students. The exemption will still apply where a non-British student's spouse is resident if that person is prevented, by terms of their UK entry visa, from taking employment or claiming benefits.
- O. A dwelling which is owned by the Secretary of State for Defence.
- P. Dwellings which are occupied by members of visiting forces (within the meaning of Part I of the Visiting Forces Act 1952).
- Q. A dwelling which is unoccupied and where the liable person is a trustee in bankruptcy.
- R. A dwelling consisting of a pitch or a mooring which is not occupied by a caravan or boat.
- S. A dwelling occupied only by a person or persons aged under 18.
- T. An unoccupied dwelling which forms part of a single property which includes another dwelling and which may not be let separately without breaching Planning control.
- U. A dwelling occupied only by severely mentally impaired persons or occupied by severely mentally impaired persons together with one or more students.
- V. A dwelling in respect of which the liable person is a Diplomat or working for certain International Organisations.
- W. An annexe or similar self contained section of a property occupied by an elderly or disabled relative of the residents living in the other part of the property.
- X. A dwelling with one or more care leaver (aged 24 or under, and a category 3 young person as defined by section 104 of the Social Services and Well-being (Wales) Act 2014 and where every resident are either a care leaver, a student or someone with learning difficulties/mental health disorder. The exemption is effective from 1st April 2019.

DISABLED PERSONS REDUCTION

You may qualify for a reduction in your Council Tax if there is a disabled person resident in the household and if the dwelling has certain features which are required to meet the needs of the disabled person. The special features could be a special room, an additional bathroom or kitchen or sufficient space for the disabled person's wheelchair. The features must be necessary and of major importance to the wellbeing of the disabled.



ON-LINE SERVICES

Housing Benefit / Council Tax Reduction Scheme

You can now claim Housing Benefit and a reduction under the Council Tax Reduction Scheme (previously known as Council Tax Benefit) online with our electronic claim form which is available in Welsh, English and a version specifically for visually impaired customers. Simply follow the online instructions to complete the form and provide the requested evidence. A Benefits Calculator is also available where you can enter your details for a guide of how much you could be entitled to.

Council Tax & Non Domestic Rates

New Legislation which came into force from 1st April 2010 allows the issue of certain bills and notices to be sent electronically. E-billing will allow you to access your bills and notices over the web and, together with Self Service, you have constant access to your account. To sign up to e-billing simply provide your email address to revenues@ceredigion.gov.uk. Log on to www.ceredigion.gov.uk to find out more.

DISCOUNTS

The following section gives an indication of the types of discounts that can apply. Please note that the full qualifying conditions are not shown. If you think you may be entitled to a discount, please apply to the Corporate Lead Officer: Procurement and Finance at the address shown or alternatively through the website www.ceredigion.gov.uk.

If there is only one adult resident in the dwelling, a discount of 25% will apply. Some adults who live in the dwelling will be 'disregarded' for discount purposes. In other words, they will not be counted as members of the household for the purpose of claiming a Council Tax discount.

Adults falling into the following groups are disregarded:-

- full-time students, student nurses; apprentices and Youth Training trainees;
- patients resident in hospital;
- people who are being looked after in care homes;
- people who are severely mentally impaired;
- people staying in certain hostels or night shelters;
- 18 and 19 year-olds who are at or have just left school;
- careworkers working for low pay (usually for charities);
- people caring for someone with a disability who is not a spouse, partner or child under 18;
- members of visiting forces and certain international institutions;

- members of religious communities (monks and nuns);
- people in prison (except those in prison for non payment of Council Tax or a fine); A discount may therefore apply if:-
- all but one of the adults who live in the dwelling are disregarded, or
- all of the adults who live in the dwelling are disregarded;
- from 1st April 2019, care leavers – A care leaver is aged 24 or under and is a category 3 young person as defined by section 104 of the Social Services and Well-being (Wales) Act 2014.

If your bill indicates that a discount has been allowed, you must tell the Council of any change in your circumstances which affects your entitlement. If you fail to do so, you could be liable to a penalty.

The Local Government Act 2003 introduced new discretionary powers for councils in respect of council tax discounts. The Act provides more freedom for councils to determine or vary discounts and exemptions from council tax in order to take into account local problems such as flooding and other natural disasters.

SECOND HOMES

Some dwellings are included in one of three classes which have been prescribed by the Welsh Government:

Prescribed Class A comprises every dwelling in Wales:-

- a) which is not the sole or main residence of an individual;
- b) which is furnished, and
- c) the occupation of which is prohibited by law for a continuous period of at least 28 days in the relevant year.

Prescribed Class B comprises every dwelling in Wales:-

- a) which is not the sole or main residence of an individual;
- b) which is furnished, and
- c) the occupation of which is not prohibited by law for a continuous period of at least 28 days in the relevant year.

Prescribed Class C comprises every chargeable dwelling in Wales:

- a) which is unoccupied;
- b) which is substantially unfurnished.

Ceredigion County Council has resolved to grant no discount in respect of dwellings falling within prescribed classes A, B or C.

PREMIUMS

The Housing (Wales) Act 2014 allowed Billing Authorities in Wales to raise a Premium of up to 100% from 01/04/2015 in respect of both sections noted below (12A and 12B). Ceredigion did not raise a Premium between

01/04/2015 and 31/03/2017. On 01/04/2017 a premium of 25% was introduced for both classes.

Changes to the Legislation allowed Council Tax to be increased to 400% (100% Council Tax and 300% premium) from 01/04/2023.

Ceredigion County Council has determined that in respect of properties that fall under section 12A and 12B of the Local Government Finance Act 1992 following premiums will apply from 01/04/2024 onwards:

12A: long-term empty dwellings

The criteria are;

For the purposes of this section, a dwelling is a “long-term empty dwelling” on any day if for a continuous period of at least 1 year ending with that day

- it has been unoccupied, and
- it has been substantially unfurnished
 - 100% for Properties that have been Long Term Empty Properties for up to and including 5 years
 - 150% for Properties that have been Long Term Empty Properties for over 5 years and up to and including 10 years
 - 200% for Properties that have been Long Term Empty Properties for over 10 years

12B: dwellings occupied periodically (sometimes known as second homes)

The criteria are;

- there is no resident of the dwelling, and
- the dwelling is substantially furnished

Dwellings occupied periodically (Furnished but no resident) includes all second homes and self-catering that fail to meet criteria to go into Non Domestic Rates

- 100% from 01.04.2024
- 150% from 01.04.2025

The following properties are exempted from the Premium;

- For a maximum period of one year properties that are on the market for sale or let.
- Annexes that are being used as part of the main residence or dwelling.
- Dwellings that would be a person's sole or main residence but

which is unoccupied because the person resides in armed forces accommodation.

- Pitches occupied by caravans and moorings occupied by boats.
- Dwellings where the occupation is restricted by a planning condition preventing occupancy for a continuous period of at least 28 days in a year.
- Dwellings that are occupied periodically when the usual resident is residing in job-related accommodation.

LIABILITY FOR OWNERS

The list below shows the cases where the owner will be liable:-

- A) Care homes within the meaning of the Care Standards Act 2000 and some hostels.
- B) Dwellings that are occupied by members of a religious community.
- C) Houses in multiple occupation.
- D) Dwellings which are occasionally occupied by an employer but whose staff are resident at the dwelling.
- E) The dwellings of ministers of religion.
- F) A dwelling provided to an asylum seeker under section 95 of the Immigration and Asylum Act 1999.

RIGHTS OF APPEAL

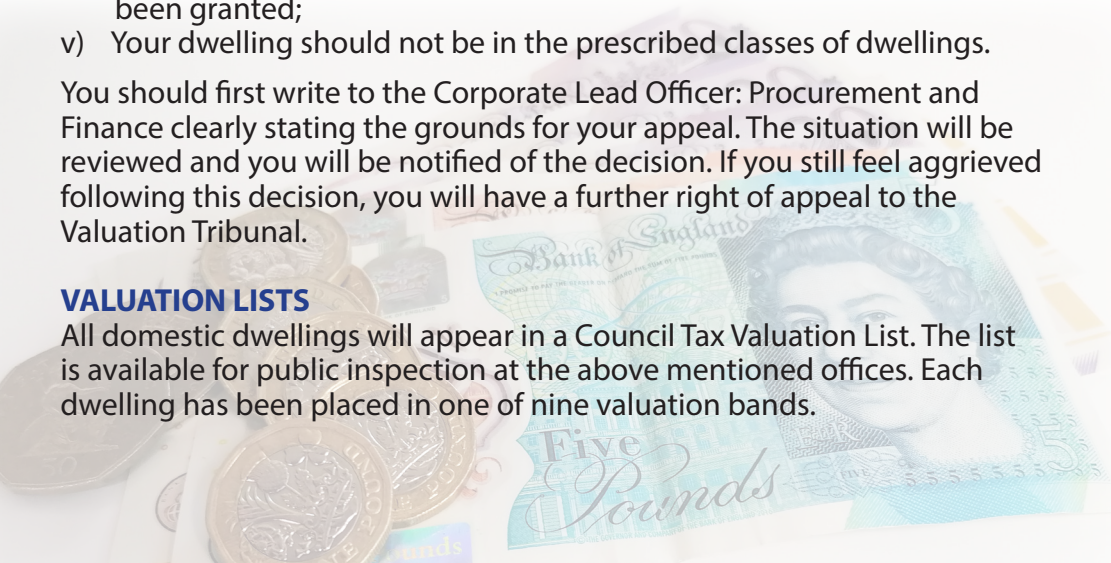
You can appeal if you think that:-

- i) The demand notice is addressed to the wrong person;
- ii) Your dwelling should be exempt from Council Tax;
- iii) You are entitled to a discount but no discount has been granted;
- iv) You are entitled to a disabled person's reduction, but no reduction has been granted;
- v) Your dwelling should not be in the prescribed classes of dwellings.

You should first write to the Corporate Lead Officer: Procurement and Finance clearly stating the grounds for your appeal. The situation will be reviewed and you will be notified of the decision. If you still feel aggrieved following this decision, you will have a further right of appeal to the Valuation Tribunal.

VALUATION LISTS

All domestic dwellings will appear in a Council Tax Valuation List. The list is available for public inspection at the above mentioned offices. Each dwelling has been placed in one of nine valuation bands.



RIGHTS OF APPEAL – VALUATION MATTERS

You may appeal against your band in the following circumstances:-

- After demolition or conversion (e.g. from house to flats).
- Where there have been physical changes in the locality affecting value.

And within 6 months of:-

- A change to your property band made by the Valuation Office Agency.
- A band change to a property similar to yours made by the court.
- Becoming a new council tax payer.

MAKING AN APPEAL DOES NOT ALLOW YOU TO WITHHOLD PAYMENT OF YOUR COUNCIL TAX.

If your appeal is successful you will be entitled to a refund of any overpaid Council Tax. Appeal forms and further information regarding appeal procedures can be obtained from The Valuation Officer for Ceredigion County Council, The Valuation Office Agency, Durham Customer Services Centre, Wycliffe House, Green Lane, Durham, DH1 3UW.

The telephone helpline number is 03000 505505 or visit the website at www.voa.gov.uk. If you disagree with the Listing Officer's decision you will have a further right of appeal to a Valuation Tribunal.

HOUSING BENEFIT AND COUNCIL TAX REDUCTION (FORMERLY COUNCIL TAX BENEFIT)

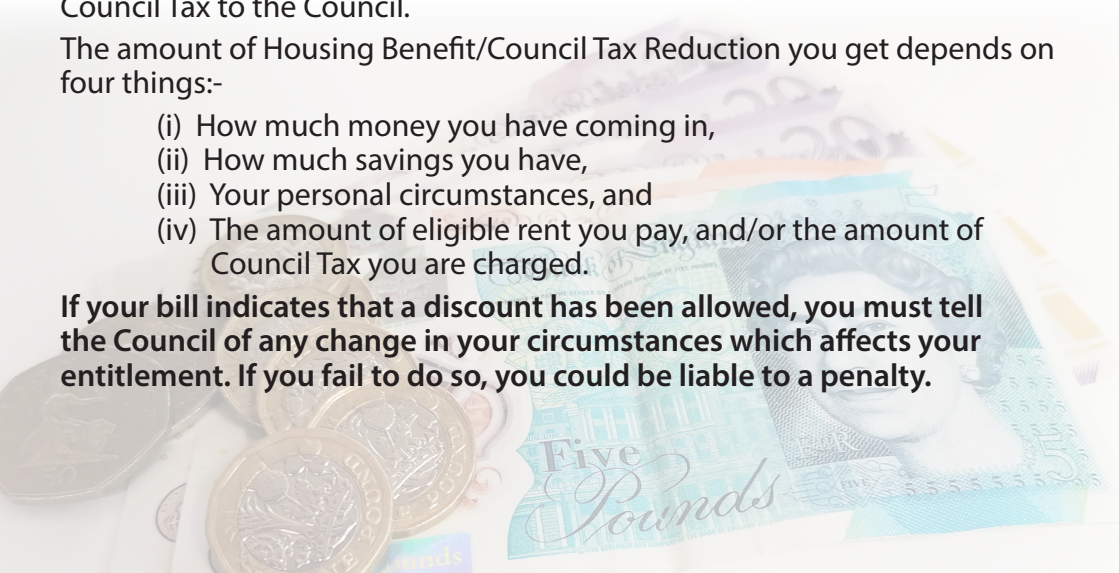
You can get Housing Benefit if you need help to pay your rent. You can get a reduction under the Council Tax Reduction Scheme if you need help to pay your Council Tax.

You may only claim a Council Tax Reduction in respect of your main residence and if you have either an individual or joint liability to pay Council Tax to the Council.

The amount of Housing Benefit/Council Tax Reduction you get depends on four things:-

- (i) How much money you have coming in,
- (ii) How much savings you have,
- (iii) Your personal circumstances, and
- (iv) The amount of eligible rent you pay, and/or the amount of Council Tax you are charged.

If your bill indicates that a discount has been allowed, you must tell the Council of any change in your circumstances which affects your entitlement. If you fail to do so, you could be liable to a penalty.



CHANGE OF CIRCUMSTANCES

COUNCIL TAX, HOUSING BENEFITS AND COUNCIL TAX REDUCTION SCHEME

CHANGE OF ADDRESS

If you move home, the Council will need to adjust your Council Tax bill. Please advise the Corporate Lead Officer: Finance and Procurement if you change your address.

HOUSING BENEFIT AND COUNCIL TAX REDUCTION SCHEME

If you receive a reduction under the Council Tax Reduction Scheme (or Housing Benefits) **YOU HAVE A DUTY TO NOTIFY THE BENEFITS OFFICE IMMEDIATELY** if there is a change in your circumstances which may affect the amount of Housing Benefit or Council Tax Reduction you receive.

IF YOU FAIL TO NOTIFY THE COUNCIL OF A CHANGE IN YOUR CIRCUMSTANCES, YOU WILL HAVE TO PAY BACK ANY OVERPAID HOUSING BENEFIT AND OR COUNCIL TAX REDUCTION.

You are required **BY LAW** to notify the Council within 21 days if there is any change in your circumstances affecting the following:-

EXEMPT DWELLINGS

You must notify the Council if a dwelling ceases to be exempt from Council Tax.

DISCOUNTS

You must notify the Council if you no longer qualify for a single person discount, or if a disregarded person ceases to be disregarded for discount purposes, or if an empty dwelling becomes occupied.

DISABLED PERSON'S REDUCTION

You must notify the Council if you consider that you no longer qualify for a disabled person's reduction.



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