

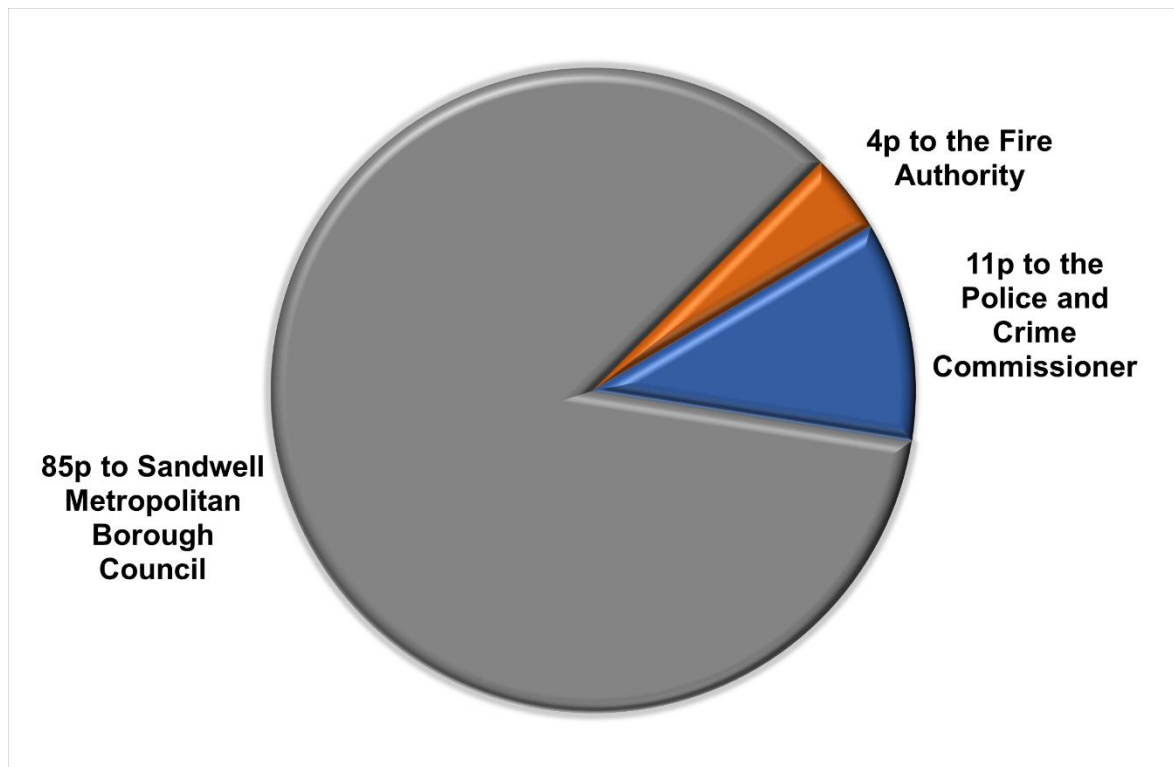


Sandwell
Metropolitan Borough Council

Your Council Tax Explained

2025/2026

Where does every £1 of your Council Tax go?



The table below shows how much of your Council Tax goes to each authority.

Who gets your money in 2025/26? Your bill is divided up like this: (Band D)	Council Tax	Increase this Year
Sandwell Metropolitan Borough Council	£1,823.76	4.99%
West Midlands Police and Crime Commissioner	£229.50	6.47%
West Midlands Fire and Rescue Authority	£80.19	6.64%
Total Amount Payable (Band D)	£2,133.45	5.21%

This is the amount that all Band D properties in Sandwell will pay for their core services.

The actual amount of Council Tax you pay will depend on which Council Tax band your property is in. More than 90% properties in the borough are in Bands A to C and would therefore pay less than the Band D charge listed above.

Any discounts and benefits you are entitled to receive may reduce your charge.

Facts about your Council Tax bill

Most domestic properties are subject to Council Tax. Discounts and exemptions may apply where certain criteria is met, including where properties are occupied by only one adult.

The Valuation Office Agency, part of HM Revenue and Customs (not your local council) has put every property into one of eight valuation bands. Your Council Tax bill states which band applies to your home and is based on an estimate of how much it was worth on 1 April 1991. Price changes since that time won't affect the valuation band. The band determines the amount to be paid in Council Tax.

Band	Range of Values as at 1 April 1991	Proportion of Band D Council Tax Payable
A	Up to and including £40,000	6/9
B	£40,001 to £52,000	7/9
C	£52,001 to £68,000	8/9
D	£68,001 to £88,000	1
E	£88,001 to £120,000	11/9
F	£120,001 to £160,000	13/9
G	£160,001 to £320,000	15/9
H	More than £320,000	2

The amount you will pay in 2025/26, based on your Council Tax band, is as follows:

Band	Sandwell MBC	Fire and Rescure Authority	Police and Crime Commissioner	Total Council Tax 2025/26
A	£1,215.84	£53.46	£153.00	£1,422.30
B	£1,418.48	£62.37	£178.50	£1,659.35
C	£1,621.12	£71.28	£204.00	£1,896.40
D	£1,823.76	£80.19	£229.50	£2,133.45
E	£2,229.04	£98.01	£280.50	£2,607.55
F	£2,634.32	£115.83	£331.50	£3,081.65
G	£3,039.60	£133.65	£382.50	£3,555.75
H	£3,647.52	£160.38	£459.00	£4,266.90

What if I don't think I should be paying Council Tax?

You can appeal to the Council if you think you are not liable to pay Council Tax e.g. because you are not the resident or owner, or because your property is exempt, or you are entitled to a discount.

Details of discounts and exemptions can be found on pages 4 and 5.

Could I get a discount?

This depends on the number of adults in your household and their circumstances. If any of the adults are on the list below, they may not be counted for Council Tax purposes. If this takes the number of 'counted' adults below two, you could be eligible for a discount.

- Full time students
- Patients resident in hospitals or residential care homes
- Student nurses, apprentices and youth training trainees
- People who are severely mentally impaired
- People staying in certain hostels or night shelters
- 18 or 19 year olds who are still or have just left school
- 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 certain religious communities
- People in prison (except for those in prison for non-payment of council tax or a fine)
- Foreign diplomats

Reductions for people with disabilities

If you, or someone who lives with you, need space to use a wheelchair indoors, have an extra bathroom or kitchen or a room set aside in your property to meet special needs arising from a disability, you may be entitled to a reduced Council Tax charge. The charge may be reduced to that of a property in the band immediately below the band shown on the valuation list. (e.g. Band C charge reduced to the equivalent of a Band B charge) Band A properties will be reduced by 1/9th of the Band D charge.

Local Council Tax Reduction Scheme

Council Tax Reduction provides support for people on low incomes or state benefits by reducing the amount of Council Tax they have to pay.

Details on how to make a claim are available on the Council Website www.sandwell.gov.uk/claimctr

If you apply for Council Tax Reduction, please note that you must continue to pay your Council Tax instalments as instructed on your bill until you are advised of the decision regarding your application. If your application is successful you may be entitled to a refund of any overpaid Council Tax.

Changes in circumstances.

If you have been granted a reduction, you must tell the Council of any change in circumstances which will affect your entitlement within 21 days. If you fail to do so you may be faced with a penalty of £70.

Appeals – Banding

The grounds for appeal about banding are restricted to the following reasons:

- Where you believe that the banding should be changed because there has been a material increase or material reduction in the dwellings value.
- Where you start or stop using part of your dwelling to carry out a business, or the balance between domestic and business use changes
- Where a banding list has been altered without a proposal being made by the taxpayer
- Where you become the taxpayer in respect of a dwelling for the first time your appeal must be within six months. If the same appeal has already been considered and determined by a Valuation Tribunal, it cannot be made again.

If you have an enquiry about the Council Tax Band you need to contact the Valuation Office Agency via www.gov.uk/voa/contact

Could I be exempt from Council Tax?

In most cases where a property is empty and furnished or unfurnished, a 100% Council Tax charge will apply. In other instances, varying levels of Council Tax may apply, including a full exemption where specific circumstances are met. A list of these is provided below.

Empty (Unoccupied property exemptions)	
Class	Description
B	Empty and owned by a charity (exempt for up to 6 months)
D	Left empty by someone who has gone to prison
E	Left empty by someone who has moved into a hospital or nursing home
F	Empty where a person has passed away and the estate is waiting for probate or letters of administration to be granted
G	Empty and occupation is prohibited by law
H	Left empty and waiting to be occupied by a minister of religion
I	Left empty by someone who lives elsewhere to receive personal care
J	Left empty by someone who has moved to provide personal care to another person
K	Left empty by a student living elsewhere for the purposes of their studies
L	Empty property which has been repossessed
Q	Property left empty following bankruptcy
R	A pitch or mooring which is not occupied by a caravan or a boat
T	An unoccupied dwelling which forms part of a single property which includes another dwelling from which it cannot be let separately because of planning controls e.g. a "granny flat"

Long Term Empty Properties – An additional premium is payable on properties that are empty and unfurnished for 1 year or more (previously 2 years). From 1st April 2024 a 100% premium will apply after 1 year resulting in a Council Tax charge of 200%.

Second Home Premium – notice is given that from 1st April 2025 a second home premium will be levied from day one where the home is empty and furnished. This will equate to 200% of the Council Tax due.

Occupied property that may be exempt from charge	
Class	Description
M	Occupied student halls of residence
N	Occupied properties where all of the residents are full time students
O	Occupied armed forces accommodation
P	Occupied by members of visiting forces
S	Occupied properties where all of the residents are under 18 years old
U	Occupied properties where all of the occupants are classed as severely mentally impaired
V	A property occupied by a foreign diplomat
W	An annexe to a family home that is occupied by that family's elderly or disabled relative

For more details about Council Tax discounts and exemptions please see our website.

www.sandwell.gov.uk/counciltax

Where is your money spent?

The Council's expenditure budget on services that are part-funded by Council Tax is almost £821 million. This expenditure budget is funded by other sources as well as Council Tax, such as fees and charges, business rates and government grants.

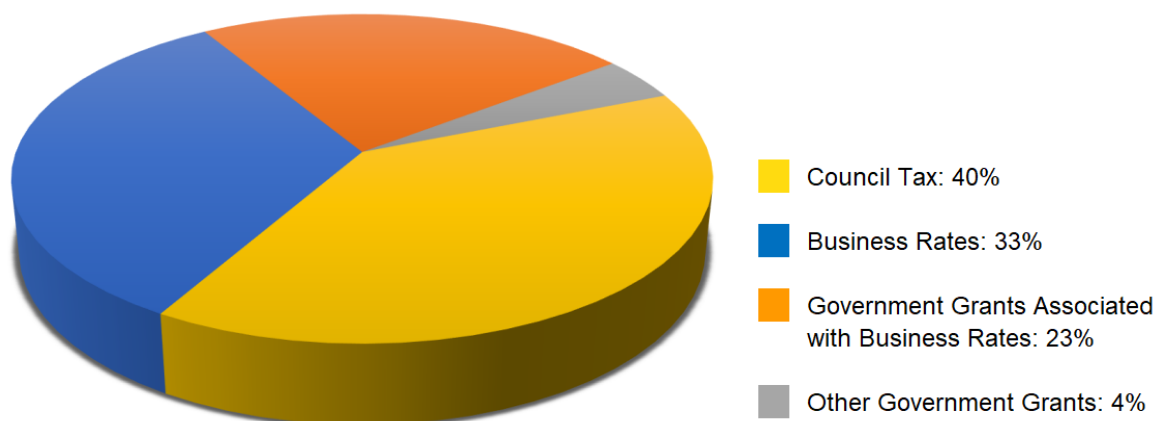
The table below shows the Council's expenditure and income budgets, and how the resulting net budget of £366m is funded. Funding of £147m is expected to be raised from Council Tax.

2024/25 Expenditure £m	2024/25 Income £m	2024/25 Net £m		2025/26 Expenditure £m	2025/26 Income £m	2025/26 Net £m
254.971	(163.645)	91.326	Adult Social Care	276.307	(178.232)	98.075
42.226	(37.815)	4.411	Public Health & Community Safety	43.222	(37.997)	5.225
139.102	(33.975)	105.127	Childrens Services & Education	154.889	(44.435)	110.454
84.532	(80.425)	4.107	Housing Support	92.255	(85.205)	7.050
32.161	(10.174)	21.987	Highways & Environmental Maintenance	34.024	(10.019)	24.005
43.410	(7.452)	35.958	Waste & Recycling	49.275	(14.700)	34.575
18.355	(6.477)	11.878	Culture & Leisure	19.935	(4.484)	15.451
14.396	-	14.396	Public Transport	14.333	-	14.333
6.766	(3.310)	3.456	Planning & Economic Growth	18.318	(3.249)	15.069
118.116	(77.754)	40.362	Running Council Services *	118.042	(76.496)	41.546
754.035	(421.027)	333.008	Budget Requirement	820.600	(454.817)	365.783
			Funding:			
		(114.106)	Retained Business Rates			(121.750)
		(38.123)	Section 31 Grants **			(41.985)
		(42.378)	Business Rates Top Up Grant			(43.246)
		(1.424)	Other Non-Ringfenced Government			(15.692)
		(1.107)	Collection Fund (Surplus)/ Deficits			3.455
		135.870	Amount to be Raised from Council Tax			146.565

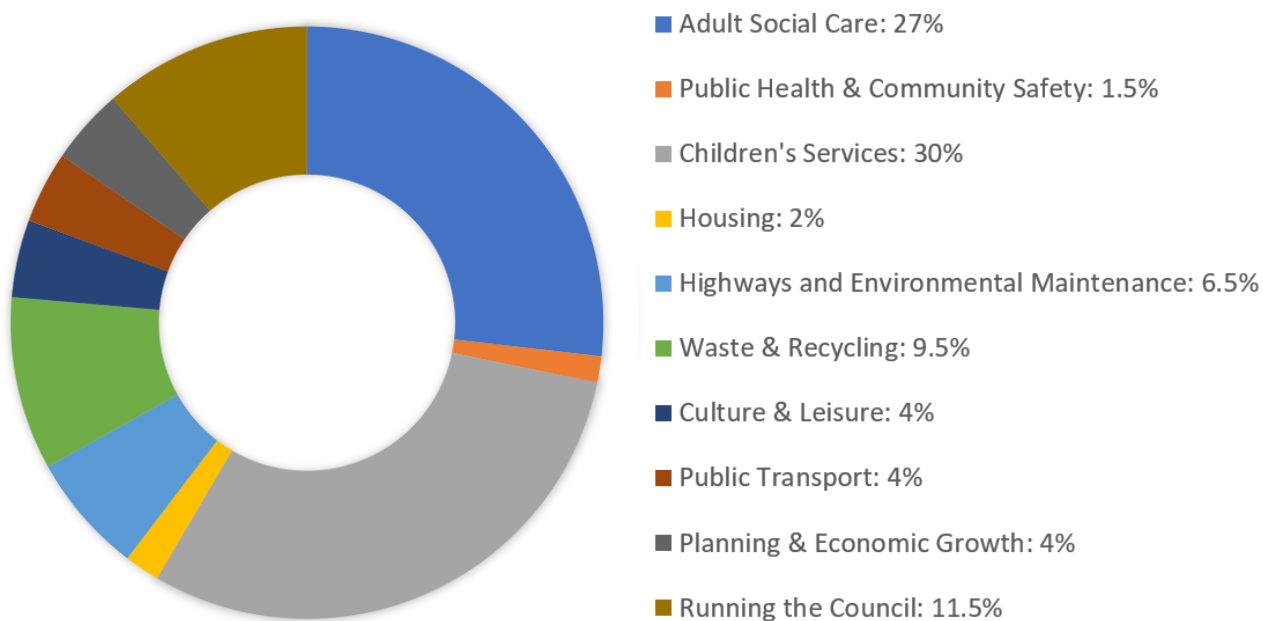
* Running Council Services includes the costs of internal support services such as Legal, Finance, Human Resources and ICT services, as well as debt payments and investment interest earned.

** Section 31 grants are paid by the government to compensate the Council for business rates reliefs awarded.

The graph below shows how the Council's net budget of £366m is funded.



The graph below shows how the Council's net budget of £366m is planned to be spent.



The budget (as above) for services part-funded by Council Tax is commonly referred to as the General Fund budget. The Council has separate expenditure budgets for schools and council-owned housing stock (the Housing Revenue Account). These budgets are funded separately.

Why has the Council Tax changed this year?

From 1st April, your Council Tax will be rising. There is a 4.99% increase for council services, made up of a 2.99% increase for basic Council Tax and 2% to help fund adult social care.

Like all local authorities, the Council is facing significant financial pressure from the rising demand for services, at the same time as costs are increasing due to inflation. The table below explains further why the amount raised from Council Tax is changing this year.

Why the Council Tax has changed this year	Amount £m
Amount raised from Council Tax: 2024/25	135.870
Change in Council spending:	
Inflation	29.176
New and additional services to support the community	19.552
Demographic growth and demand-led budget pressures	12.745
Reversal of one-off efficiency savings, approved by Council for 2024/25 only	7.000
Increase in business rates income	(4.955)
Changes in contributions to/from reserves and contingency budgets	(6.480)
Efficiency savings approved by Council	(14.795)
Changes in Government financial support	(31.548)
Amount to be raised from Council Tax: 2025/26	146.565

Charges for public transport and flood defence

The Council's planned expenditure includes charges that have to be paid to the West Midlands Combined Authority and the Environment Agency.

Transport Levy (West Midlands Combined Authority)

The charge paid to Transport for West Midlands (TfWM), the transport arm of the West Midlands Combined Authority (WMCA), to fund public transport in the West Midlands is as follows:

2024/25		2025/26
£13,908,506	Transport Levy	£14,333,213

In addition, the Council will pay an annual fee of £618,506 to the West Midlands Combined Authority as part of its constituent membership.

Environment Agency Charges

The Environment Agency is a levying body for its Flood and Coastal Erosion Risk Management Functions under the Flood and Water Management Act 2010 and the Environment Agency (Levies) (England and Wales) Regulations 2011.

The Environment Agency has powers in respect of flood and coastal erosion risk management for 2,369km of main river and along tidal and sea defences in the area of the Trent Regional Flood and Coastal Committee, and 2,486km for the Severn & Wye Regional Flood and Coastal Committee. Money is spent on the construction of new flood defence schemes, the maintenance of the river system and existing flood defences, together with the operation of a flood warning system and management of the risk of coastal erosion. The financial details are:

2024/25	Environment Agency's Trent Region	2025/26
£67.518m	Planned gross spending	£99.241m
£2.313m	Total charges to Local Authorities	£2.360m
1,929,582	Total Council Tax Base	1,959,329
71,650	Council Tax Base for Sandwell Metropolitan Borough Council	73,541
£85,905	Charge for Sandwell Metropolitan Borough Council	£88,570

2024/25	Environment Agency's Severn and Wye Region	2025/26
£34.573m	Planned gross spending	£32.588m
£1.270m	Total charges to Local Authorities	£1.296m
1,028,726	Total Council Tax Base	1,049,404
6,567	Council Tax Base for Sandwell Metropolitan Borough Council	6,824
£8,110	Charge for Sandwell Metropolitan Borough Council	£8,425

The majority of funding for flood defence comes directly from the Department for the Environment, Food and Rural Affairs (DEFRA). However, under the new Partnership Funding rule, not all schemes will attract full central funding. To provide local funding for local priorities and contributions for partnership funding, the Regional Flood and Coastal Committees recommend, through the Environment Agency, a local levy.

A change in the gross budgeted expenditure between years reflects the programme of works for both capital and revenue needed by the Regional Flood and Coastal Committees to which you contribute. The total Levy raised by these committees has increased by 2.0%

The total Local Levy raised has increased to £1,295,739 for Severn & Wye Region and to £2,359,742 for Trent Region.

Housing Revenue Account

In addition, Sandwell Metropolitan Borough Council manages a Housing Revenue Account, specifically for the management of the Council's housing stock. These services for housing tenants are funded through rents received and specific contributions and not from Council Tax.

Other Information

The Council will employ approximately 3,660 full and part time employees in 2025/26 within the General Fund. (These figures exclude schools staff funded by Dedicated Schools Grant). The Housing Revenue Account will employ a further 960 full and part time employees who will manage and maintain the housing stock. These posts are not funded from your Council Tax.

At 1st April 2025, it is estimated that the Council will have taken out loans to the value of £511 million (including PFI liabilities of £57 million) and will hold £29 million in investments.

Key Contact Links

General Council Tax information - www.sandwell.gov.uk/counciltax

My Council Tax online - www.sandwell.gov.uk/council-tax/council-tax-online

Council Tax Reduction Scheme - www.sandwell.gov.uk/counciltaxreduction

Your bill explained – www.sandwell.gov.uk/council-tax/council-tax-bill-explained

Valuation Office Agency - www.gov.uk/voa/contact