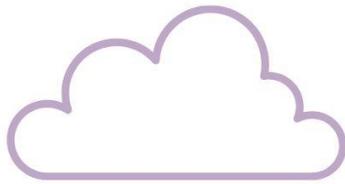


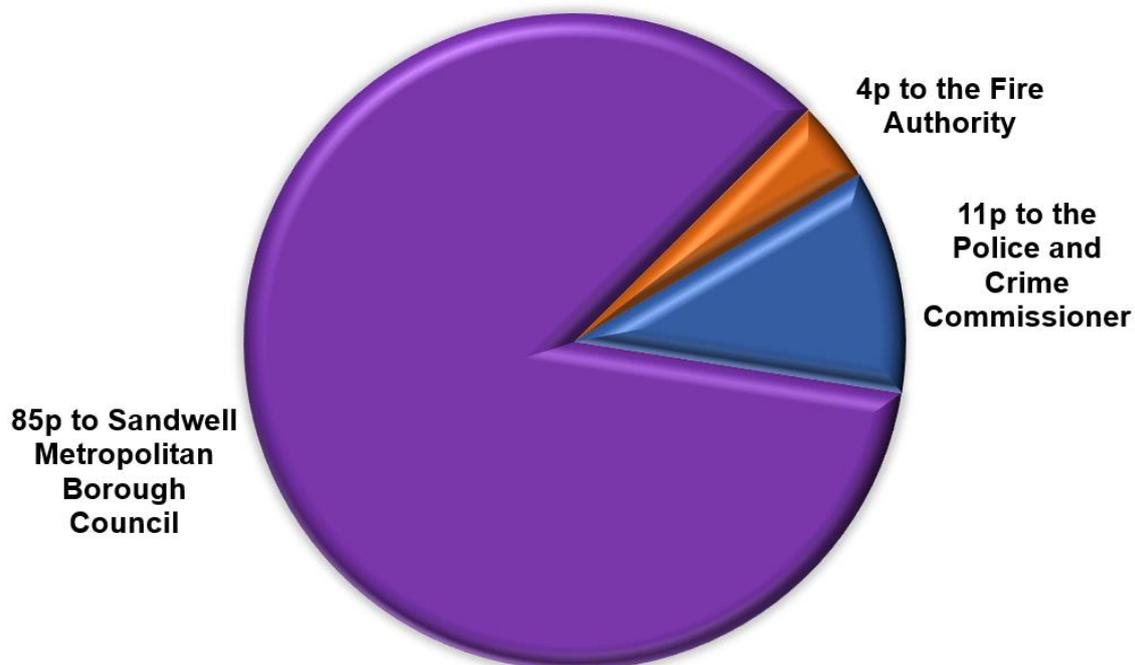
Your Council Tax Explained

2026/27



www.sandwell.gov.uk

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 2026/27? Your bill is divided up like this: (Band D)	Council Tax	Increase this year
Sandwell Metropolitan Borough Council	£1,914.77	4.99%
West Midlands Police and Crime Commissioner	£244.50	6.54%
West Midlands Fire and Rescue Authority	£85.19	6.24%
Total Amount Payable (Band D)	£2,244.46	5.20%

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 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 2026/27, based on your Council Tax band, is as follows:

Band	Sandwell MBC	Fire and Rescue Authority	Police and Crime Commissioner	Total Council Tax 2026/27
A	£1,276.51	£56.79	£163.00	£1,496.30
B	£1,489.27	£66.26	£190.17	£1,745.70
C	£1,702.02	£75.73	£217.33	£1,995.08
D	£1,914.77	£85.19	£244.50	£2,244.46
E	£2,340.27	£104.12	£298.83	£2,743.22
F	£2,765.78	£123.05	£353.17	£3,242.00
G	£3,191.28	£141.99	£407.50	£3,740.77
H	£3,829.54	£170.38	£489.00	£4,488.92

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 details and discounts are on the following pages.

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 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. A 100% premium will apply after 1 year resulting in a Council Tax charge of 200%.

Second Home Premium – 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 £889 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 £464m is funded. Funding of £157m is expected to be raised from Council Tax.

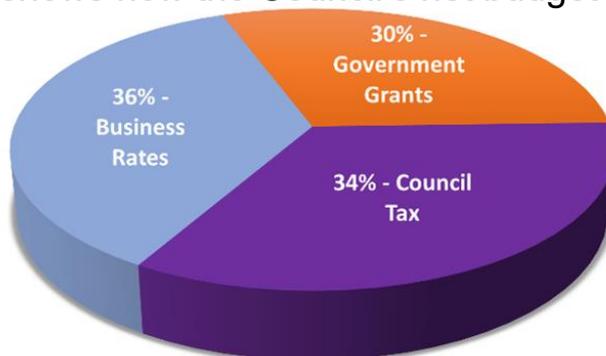
2025/26 Expenditure £m	2025/26 Income £m	2025/26 Net £m		2026/27 Expenditure £m	2026/27 Income £m	2026/27 Net £m
276.307	(178.232)	98.075	Adult Social Care **	291.821	(147.283)	144.538
43.222	(37.997)	5.225	Public Health & Community Safety	46.901	(40.814)	6.087
154.889	(44.435)	110.454	Children's Services & Education **	167.826	(24.737)	143.089
92.255	(85.205)	7.050	Housing Support	100.153	(91.349)	8.804
34.024	(10.019)	24.005	Highways & Environmental Maintenance	33.285	(9.790)	23.495
49.275	(14.700)	34.575	Waste & Recycling	51.381	(17.163)	34.218
19.935	(4.484)	15.451	Culture & Leisure	17.948	(4.830)	13.118
14.333	-	14.333	Public Transport	14.763	-	14.763
18.318	(3.249)	15.069	Planning & Economic Growth	37.151	(12.082)	25.069
118.042	(76.496)	41.546	Running Council Services *	127.257	(75.958)	51.299
820.600	(454.817)	365.783	Budget Requirement	888.486	(424.006)	464.480
			Funding:			
		(121.750)	Retained Business Rates ***			(167.572)
		(41.985)	Section 31 Grants ***			-
		(43.246)	Top Up Grant **			(120.585)
		(15.692)	Other Non-Ringfenced Government Grants			(19.668)
		3.455	Collection Fund (Surplus)/ Deficits			0.008
		146.565	Amount to be Raised from Council Tax			156.663

* 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.

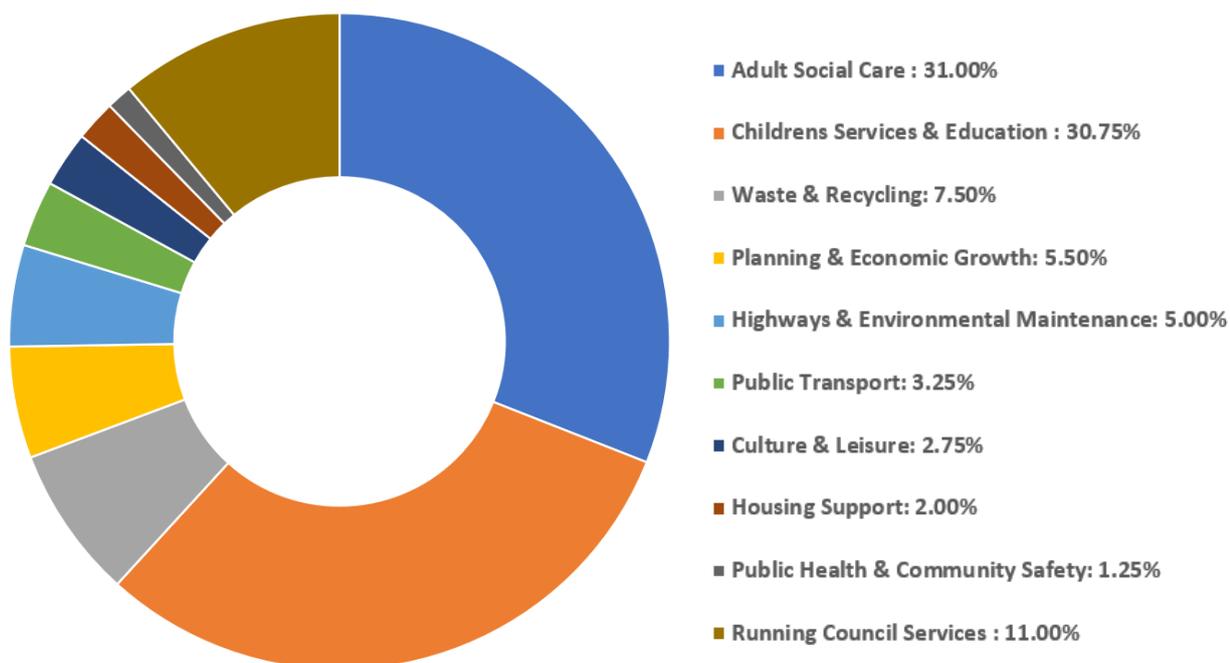
** Adult Social Care plus Children's Services & Education have had a significant drop in income and therefore the increase in net expenditure is due to specific ringfenced grants credited to services in 2025/26 now received as non-ringfenced income through the Top-up Grant.

*** Section 31 grants were paid by the government to compensate the Council for business rates reliefs awarded. Due to the Business Rates revaluation and reset exercise undertaken by the Government and consequential changes in accounting treatment, these are now considered to be part of Retained Business Rates income.

The pie-chart below shows how the Council's net budget of £464m is funded.



The graph below shows how the Council's net budget of £464m 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: 2025/26	146.565
Change in Council spending:	
Inflation	16.516
Demographic growth and demand-led budget pressures	10.856
New and additional services to support the community	8.121
Changes in contributions to/from reserves and contingency budgets	3.402
Increase in business rates income	(6.056)
Efficiency savings approved by Council	(7.785)
Changes in Government financial support	(14.955)
Amount to be raised from Council Tax: 2026/27	156.663

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:

2025/26		2026/27
£14,333,213	Transport Levy	£14,755,641

In addition, the Council will pay an annual fee of £618,404 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:

2025/26	Environment Agency's Trent Region	2026/27
£99.241m	Planned gross spending	£70.294m
£2.360m	Total charges to Local Authorities	£2.431m
1,959,329	Total Council Tax Base	1,979,802
73,541	Council Tax Base for Sandwell Metropolitan Borough Council	74,900
£88,570	Charge for Sandwell Metropolitan Borough Council	£91,952
2025/26	Environment Agency's Severn and Wye Region	2026/27
£32.588m	Planned gross spending	£20.748m
£1.296m	Total charges to Local Authorities	£1.335m
1,049,404	Total Council Tax Base	1,061,275
6,824	Council Tax Base for Sandwell Metropolitan Borough Council	6,918
£8,425	Charge for Sandwell Metropolitan Borough Council	£8,700

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 3.0%

The total Local Levy raised has increased to £1,334,611 for Severn & Wye Region and to £2,430,534 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

At 1st April 2026, it is estimated that the Council will hold loans to the value of £554 million (including amounts such as PFI and lease liabilities of £77 million). Of the total £554m holding £201m relates to the General Fund with the balance of £353m held by the Housing Revenue Account.

It is also estimated that investment balances held will be £35m as at 1st April 2026.

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