

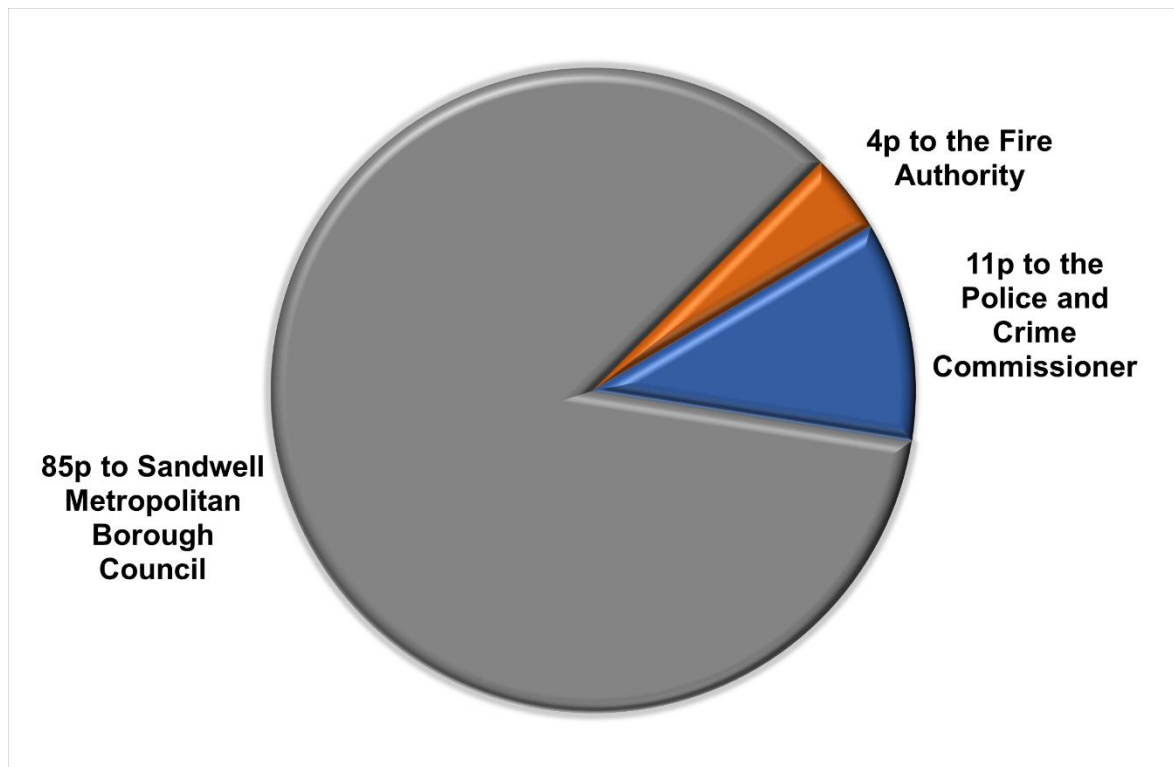


Sandwell  
Metropolitan Borough Council

# Your Council Tax Explained

## 2024/2025

## Where does each £1 of your Council Tax go?



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

Who gets your money?	Council Tax	Increase this year
Your bill is divided up like this (Band D)		
Sandwell Metropolitan Borough Council	£1,737.08	4.99%
West Midlands Police and Crime Commissioner	£215.55	6.42%
West Midlands Fire and Rescue Authority	£75.20	2.99%
<b>Total Amount Payable (Band D)</b>	<b>£2,027.83</b>	<b>5.06%</b>

This is the amount 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. 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

### Council tax amounts 2024/25

Band	Sandwell MBC (Core Amount)	Sandwell MBC (Adult Social Care Amount)	Total Sandwell MBC	Fire and Rescure Authority	Police and Crime Commissioner	Total Council Tax
A	£990.33	£167.72	£1,158.05	£50.13	£143.70	<b>£1,351.88</b>
B	£1,155.39	£195.67	£1,351.06	£58.49	£167.65	<b>£1,577.20</b>
C	£1,320.44	£223.63	£1,544.07	£66.84	£191.60	<b>£1,802.51</b>
D	£1,485.50	£251.58	£1,737.08	£75.20	£215.55	<b>£2,027.83</b>
E	£1,815.61	£307.49	£2,123.10	£91.91	£263.45	<b>£2,478.46</b>
F	£2,145.73	£363.39	£2,509.12	£108.62	£311.35	<b>£2,929.09</b>
G	£2,475.83	£419.30	£2,895.13	£125.33	£359.25	<b>£3,379.71</b>
H	£2,971.00	£503.16	£3,474.16	£150.40	£431.10	<b>£4,055.66</b>

### 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 house 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](http://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](http://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 1<sup>st</sup> 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 1<sup>st</sup> April 2025 a second home premium will be levied from day one where the home is empty and the owner has more than one property and is either furnished or unfurnished. 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](http://www.sandwell.gov.uk/counciltax)

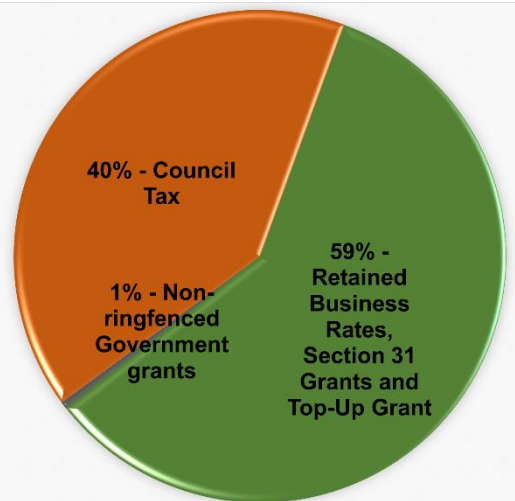
# Where is your money spent?

The Council's gross General Fund budget of almost £755 million is funded from Sandwell's share of your Council Tax along with various other sources such as fees and charges, specific grants (e.g. Social Care, Public Health), Business Rates and non-specific Government Grants (e.g. New Homes Bonus).

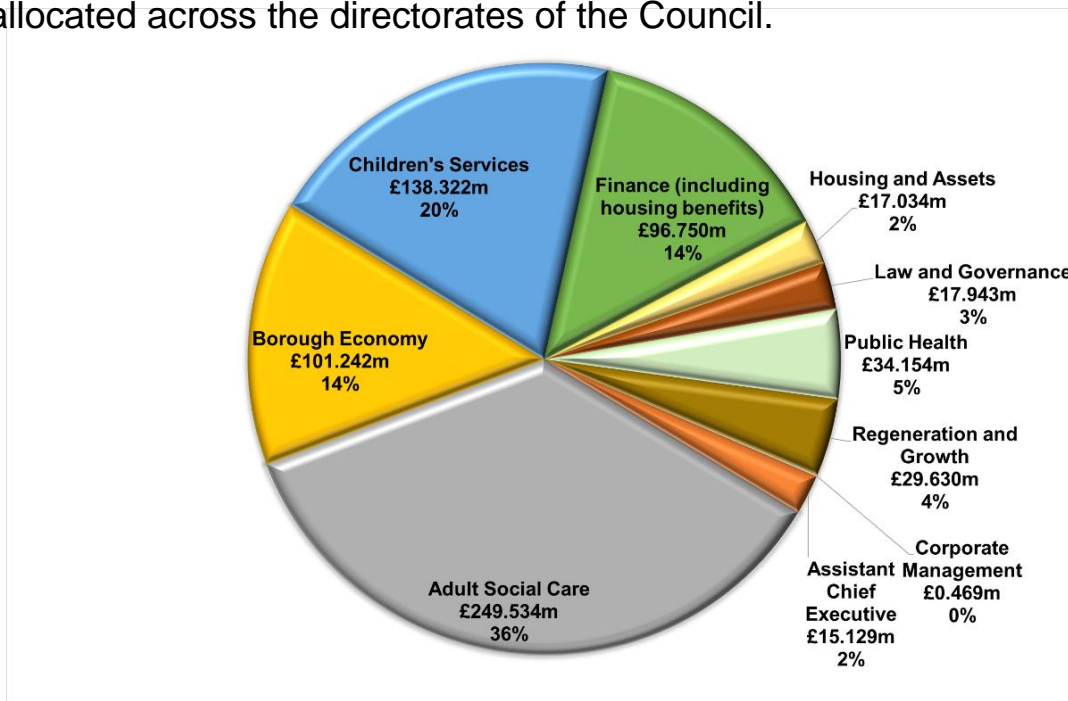
The table below shows the Council's gross and net General Fund budget and how that is funded.

2023/24 £m		2024/25 £m
675.425	General Fund Services - Gross Expenditure	700.207
48.314	Non Service Expenditure (including debt interest)	40.185
13.377	West Midlands Transport Levy	14.396
0.088	Environment Agency Levies	0.094
<b>737.204</b>	<b>General Fund Gross Expenditure</b>	<b>754.882</b>
(379.337)	Less income from specific grants, sales, rents, fees and charges	(384.409)
(40.243)	Other income	(37.465)
<b>317.624</b>	<b>Net Budget</b>	<b>333.008</b>
	Funding:	
(109.560)	Retained Business Rates	(114.106)
(38.188)	Section 31 Grants	(38.123)
(38.701)	Top Up Grant	(42.378)
(0.111)	New Homes Bonus	(0.776)
(3.953)	Other non-ringfenced grants	(0.648)
(0.102)	Collection Fund (Surplus)/ Deficits	(1.107)
<b>127.009</b>	<b>Amounts to be raised from Council Tax (Including Adult Social Care)</b>	<b>135.870</b>

How the Council's net budget of £333 million is funded.



The General Fund provides a wide range of services across a number of directorates with budgeted expenditure of £700.2 million approved for 2024/25 (as included in the table above). The chart below shows how this budget has been allocated across the directorates of the Council.



## Why has the Council Tax changed this year?

Why the Council Tax changed this year	Amount £m
Amount raised from Council Tax 2023/24	127.009
Change in Council spending:	
Inflation and demographic changes	45.688
Changes in income	(7.285)
Developing services	7.886
Savings and efficiencies	(18.935)
Changes in use of reserves and balances	(3.431)
Changes in Government financial support	(15.062)
<b>Amount to be raised from Council Tax 2024/25</b>	<b>135.870</b>

## Adult Social Care

The Secretary of State for Communities and Local Government has made an offer to adult social care authorities. (“Adult social care authorities” are local authorities which have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London and the Council of the Isles of Scilly.)

The offer is the option of an adult social care authority being able to charge a “precept” of up to 2% on its council tax for the financial year beginning in 2024 without holding a referendum, to assist the authority in meeting expenditure on adult social care.

In relation to the financial year beginning in 2024 the Secretary of State has determined (and the House of Commons has approved) a referendum principle of 5% (comprising 2% for expenditure on adult social care and 3% for other expenditure), for adult social care authorities. These authorities may therefore set council tax up to this percentage in 2024 without holding a referendum

## Charges for public transport and flood defence

The Council's planned gross spend includes charges that we have to pay to the West Midlands Combined Authority and the Environment Agency.

### Transport Levy (West Midlands Combined Authority)

The charge we pay 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

2023/24		2024/25
£13,977,072	Transport Levy	£13,908,506

In addition, the Council pays an annual fee of £618,402 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:

2023/24	Environment Agency's Trent Region	2024/25
£62.261m	Planned gross spending	£82.164m
£2.268m	Total charges to Local Authorities	£2.313m
1,903,750	Total Council Tax Base	1,929,582
70,064	Council Tax Base for Sandwell Metropolitan Borough Council	71,650
<b>£83,473</b>	<b>Charge for Sandwell Metropolitan Borough Council</b>	<b>£85,905</b>

2023/24	Environment Agency's Severn and Wye Region	2024/25
£31.427m	Planned gross spending	£33.364m
£1.245m	Total charges to Local Authorities	£1.270m
1,017,375	Total Council Tax Base	1,028,726
6,701	Council Tax Base for Sandwell Metropolitan Borough Council	6,567
<b>£8,203</b>	<b>Charge for Sandwell Metropolitan Borough Council</b>	<b>£8,110</b>



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 years reflect the programme of works for both capital and revenue needed by the Regional Flood and Coastal Committee to which you contribute. The total Levy raised by this committee has increased by 2.0%

The total Local Levy raised has increased between 2023/24 and 2024/25; for Severn & Wye to £1,270,332 and for Trent to £2,313,472

## **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**

We will employ 3,563 full and part time employees in 2024/25 within the General Fund compared to 3,611 in 2023/24. (These figures exclude Schools staff funded by Dedicated Schools Grant). The Housing Revenue Account will employ a further 1,014 full and part time employees who will manage and maintain the housing stock. These posts are not funded from your Council Tax.

At 31<sup>st</sup> March 2024 it is estimated that the Council will have £615 million in loans (including PFI liabilities of £61 million) and £35 million in investments.

## **Key Contact Links**

General Council Tax information - [www.sandwell.gov.uk/counciltax](http://www.sandwell.gov.uk/counciltax)

My Council Tax online - [www.sandwell.gov.uk/council-tax/council-tax-online](http://www.sandwell.gov.uk/council-tax/council-tax-online)

Council Tax Reduction Scheme - [www.sandwell.gov.uk/counciltaxreduction](http://www.sandwell.gov.uk/counciltaxreduction)

Your bill explained – [www.sandwell.gov.uk/council-tax/council-tax-bill-explained](http://www.sandwell.gov.uk/council-tax/council-tax-bill-explained)

Valuation Office Agency - [www.gov.uk/voa/contact](http://www.gov.uk/voa/contact)