

The Council Tax Bill Explained

INFORMATION

About Your Council Tax Bill 2024/2025



Cyngor **Abertawe**
Swansea Council

The Council Tax Bill Explained

Alternative Formats

If you require any of this information in a different format, or language please contact the Council Tax Helpline on **01792 635382**.

Data Protection

We must protect the public funds we handle and so we may use the information we hold to prevent and detect fraud. We may also share this information for the same purposes with the Council's Benefit Service, other Council Departments and other organisations which handle public funds.

Further information can be found online at:
www.swansea.gov.uk/RevsandBenspersonalinfo

Fair Processing Notice

As part of a national exercise, we are required by law to supply Council Tax information to the Wales Audit Office. The information includes names, addresses and any discounts claimed.

The Cabinet Office on behalf of the Wales Audit Office compares this information with the Electoral Register and if it appears that a discount is being claimed incorrectly, we will make further enquiries to establish if the discount should be cancelled.

Please contact us immediately if you have forgotten to tell us that you are no longer entitled to a discount. For more information please call the Council Tax Section (01792) 635382.

Online access to your Council tax account

The easiest way to manage your Council Tax is to create an online Tax Account. You will be able to sign in to view bills, balances and payment history.

This is a new service which will be introduced in Swansea during 2024/2025.

If you would like to register for this service, you can do so online at:
www.swansea.gov.uk/mycounciltax account.

Appeals

The council tax band attributed to each property is set by the Valuation Office Agency. You can query your valuation band by ringing their helpline number 03000 505505.

For further information you can write to the Valuation Office Agency, Durham Customer Service Centre, Wycliffe House, Green Lane, Durham, DH1 3UW, or visit their website at **www.voa.gov.uk** where you can make an online appeal. Please note that you are required to pay the full amount of council tax shown on your bill until any appeal is settled.

Council Tax Bands

Most dwellings are subject to the Council Tax. There is one bill per dwelling, whether it is a house, bungalow, flat, maisonette, mobile home, or houseboat, and whether it is owned or rented.

The Welsh Assembly Government changed the number and range of bands from 1 April 2005. All dwellings in Wales were rebanded into the nine bands set out below. The new bands were based on the open market capital value as at 1 April 2003.

VALUATION BAND RANGE OF VALUES

A	Not exceeding £44,000
B	Over £44,000 but not exceeding £65,000
C	Over £65,000 but not exceeding £91,000
D	Over £91,000 but not exceeding £123,000
E	Over £123,000 but not exceeding £162,000
F	Over £162,000 but not exceeding £223,000
G	Over £223,000 but not exceeding £324,000
H	Over £ 324,000 but not exceeding £424,000
I	Over £424,000

Your council tax bill states which band applies to your property.

Finding out more about your Council Tax band

The Valuation Office Agency (VOA) maintains the Council Tax Valuation List. This includes placing new properties within a Council Tax band and changing bands for properties when necessary.

To understand why your property is in a certain band, please go to GOV.UK and search: 'How domestic properties are assessed for Council Tax bands'.

Empty Properties

Some empty properties are exempt (see pages 5 and 6). Other unoccupied properties will fall into a prescribed class of dwellings (see below).

Premiums

Some properties in Swansea attract a 100% Council Tax premium. This applies to properties that are designated as 'long term empty' (empty for more than a year) and to those that are designated as 'second homes' (furnished properties that are not in use as someone's sole or main residence).

There are some exceptions to the premium that may apply as listed below:

Classes of Dwellings	Definition	Applies to
Class 1	Dwellings being marketed for sale – time limited for 1 year	Second Homes and Long-Term Empty Properties
Class 2	Dwellings being marketed for let – time limited for 1 year	
Class 3	Annexes forming part of, or being treated as part of the main dwelling	
Class 4	Dwellings which would be someone's sole or main residence if they were not residing in armed forces accommodation	
Class 5	Occupied caravan pitches and boat moorings	Second Homes
Class 6	Dwellings where a planning condition: a. restricts occupancy for a continuous period of at least 28 days in any one year period b. specifies that the dwelling may be used only as a holiday let or c. prevents occupancy as a person's sole or main residence	
Class 7	Job-related dwellings	

Further information can be found at: www.swansea.gov.uk/counciltaxpremiums

People with Disabilities

A reduction may be granted if a disabled person lives in a property and any of the following facilities apply:

- a room provided to meet the needs of the disabled person. This cannot be their bedroom.
- an extra bathroom or kitchen is provided for the person with the disability
- sufficient space is available for the use a wheelchair indoors

You can find further information and apply online at: www.swansea.gov.uk/disabledpersoncounciltax or alternatively contact the Council Tax Section on (01792) 635382.

Discounts

The personal element (50%) of the tax assumes that there are at least two adults in the property. If you live alone, you are entitled to a 25% discount. Discounts may also apply because certain groups of people, which are listed below, are disregarded when counting the number of adults in a dwelling:

- Full time students, including non-British spouses of 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)
- Care Leavers
- Ukrainians who are granted permission to enter or stay in the UK under the 'Homes for Ukraine' Sponsorship Scheme

Further information and some applications for discounts can be found online at: www.swansea.gov.uk/counciltaxdiscounts or you can contact the Council Tax Section (01792) 635382

If your bill indicates that a discount has been allowed, you must tell the Council of any changes of circumstances which affect your entitlement. If you fail to do so you may be required to pay a penalty.

Exempt Dwellings

Some dwellings are exempt, including **occupied** properties which:

- Are occupied only by students
- Are occupied only by persons who are severely mentally impaired
- Are occupied only by persons under 18
- Are occupied only by care leavers
- Forces' barracks and married quarters. Their occupants will contribute to the cost of local services through a special arrangement and **unoccupied** properties which:
- Are unfurnished (exempt for up to six months)
- Are owned by a charity (exempt for up to six months)
- Require or are undergoing structural alteration or major repair. This exemption is limited to a maximum overall period of twelve months
- Are left empty by someone who has gone into prison

- Are left empty by someone who has moved to receive personal care in hospital or a home or elsewhere.
- Are left empty by someone who has moved, in order to provide personal care to another person
- Are left empty by student owners, studying elsewhere
- Are waiting for probate or letters of administration to be granted (and up to six months after)
- Have been repossessed
- Are the responsibility of a bankrupt's trustee
- Are empty because their occupation is forbidden by law
- Are waiting to be occupied by a minister of religion
- A pitch not occupied by a caravan, or a mooring not occupied by a boat
- Unoccupied Annexe to an occupied dwelling

If you think your property may be exempt, please contact the Council Tax Section (01792) 635382.

Payments

You can pay your Council Tax 24hrs a day, 7 days a week, by debit or credit card via our website at: www.swansea.gov.uk/counciltax or by phoning our Automated Telephone Payment System on 0300 4562765 (English) or 0300 4562775 (Welsh) – (local rate).

If you wish to pay your Council Tax in 12 monthly instalments please contact the Council Tax Section (01792) 635382 or email council.tax@swansea.gov.uk

Help With Paying Your Council Tax and / or Rent

If your income and capital are below a certain level you might be able to get help to pay your Council Tax by applying for a Council Tax Reduction (CTR). If you pay rent for the home you live in you may be able to get help to pay your rent by applying for Housing Benefit (HB) or Universal Credit.

We cannot accept new claims for Housing Benefit from most working age people.

However a new application for Housing Benefit can currently be made if you:

- Live in temporary accommodation or certain types of supported accommodation,
- Are a single pensioner or a part of a pensioner couple where you are both of Pension Credit qualifying age
- A mixed age couple* where Pension Credit has been in continuous payment to you both since 14/05/2019 or earlier
- A mixed age couple* where Pension Credit or Housing Benefit has been in continuous payment to you both since 14/05/2019 or earlier if you have changed address

*A mixed age couple is a couple where one is of State Pension Credit qualifying age and one is working age.

If you already receive Housing Benefit this will continue unless you have a change in your circumstances which ends your entitlement.

If you do not fall into the above categories and you need help with your rent you may make a claim for Universal Credit with the Department for Work and Pensions.

Applying for a Council Tax Reduction and / or Housing Benefit

Applications for a CTR and / or HB should be made as soon as you think you may need help, as normally any reduction or benefit can only be considered from the date your application is received.

The amount of income and capital you can have and still remain entitled to CTR and / or HB will vary depending on you and your family's circumstances. For example, if you have children or a member of your household is disabled, you could have more income than a single person but still be entitled to some help.

If you have capital in excess of £16000 you would not normally be entitled to a CTR and / or HB. However there are some exceptions to this rule.

You can apply for a CTR or HB in a number of ways:

- **On our website** – you can make a claim using our online form at www.swansea.gov.uk/benefitforms
- **By visiting the Contact Centre** in the Civic Centre where our staff will be pleased to advise you on the application process. Opening hours are 8.30am to 4.30pm Monday to Thursday and 8.30am to 4.00pm Friday.
- **Visit your local Area Housing office.** Details are available online at: www.swansea.gov.uk/areahousingoffices

Advice about applying for a CTR and / or HB

If you would like some help or advice about applying, please telephone 01792 635353.

You can use the Government's website www.gov.uk/benefits-calculators to obtain an estimate of how much Council Tax Reduction you might be entitled to. You will need your Council Tax bill and all of your income and capital to hand for the calculation.

Estimate Of Financial Reserves

At 31/3/2023 £'000		At 31/3/2024 £'000
10,000	General Balances	10,000
	Earmarked Reserves	
28,391	Schools	20,155
97,485	Other	98,433
135,876		128,588

Capital Programme

2023/24 £'000		2024/25 £'000
178,650	Expenditure	154,254
	Financed by:	
68,517	Borrowing	44,885
72,523	Grants	54,248
37,610	Council Funds	55,121
178,650		154,254

Financing of Total Spending Requirements

2023/24 £'000		2024/25 £'000
339,280	Revenue Support Grant	346,777
79,002	National Non Domestic Rates	88,244
143,499	Council Tax Requirement	156,226
561,781	Total Financing	591,247
556,598	The Standard Spending Assessment Announced for the Authority is	582,507

Community Councils

	Precepts		Band D Council Tax	
	2023/24	2024/25	2023/24	2024/25
	£	£	£	£
Bishopston	80,000.00	104,000.00	39.88	51.64
Clydach	150,638.24	170,672.00	58.82	64.28
Gorseinon	135,744.00	149,490.00	42.00	45.00
Gowerton	33,869.00	34,698.00	17.23	17.22
Grovesend & Waungron	12,000.00	18,921.00	26.85	41.95
Ilston	6,688.50	7,580.00	19.50	21.84
Killay	24,500.00	22,500.00	11.50	10.35
Llangennith, Llanmadoc & Cheriton	7,900.00	7,900.00	15.28	15.22
Llangyfelach	30,000.00	30,000.00	31.81	30.96
Llanrhidian Higher	164,427.73	180,447.15	105.47	112.85
Llanrhidian Lower	6,500.00	7,000.00	19.17	20.41
Llwchwr	136,116.00	149,570.00	39.91	42.77
Mawr	70,000.00	109,112.00	92.72	143.19
Mumbles	603,400.00	819,600.00	60.89	81.37
Penllergaer	11,000.00	14,000.00	7.76	9.10
Pennard	91,180.00	96,000.00	59.25	62.18
Penrice	12,995.00	12,750.00	26.90	26.34
Pontarddulais	137,538.00	155,621.43	59.83	65.80
Pontlliw & Tircoed	40,005.00	40,050.00	39.77	38.62
Port Eynon	8,000.00	8,000.00	17.13	17.02
Reynoldston	12,500.00	12,500.00	39.43	40.06
Rhossili	5,000.00	6,500.00	24.15	33.16
Three Crosses	30,074.88	30,074.88	43.09	42.42
Upper Killay	19,000.00	19,000.00	31.77	32.04
	1,829,076.35	2,205,986.46		

Revenue Budget 2024/25

	2023/24			2024/25		
	Gross Expenditure £,000	Income £,000	Net Expenditure £,000	Gross Expenditure £,000	Income £,000	Net Expenditure £,000
Corporate Services						
CMT Directorate, Corporate Communications and Marketing, Design Print Unit, Corporate Customer Services Unit, Overview & Scrutiny function, Mayoral Services, Web Development, Performance & Delivery function						
Legal Services, Coroners Service, Human Resources & Organisational Development, Emergency Management Services Unit, Digital Services	22,637	1,197	21,440	23,782	1,140	22,642
Finance						
Financial Strategy, Accountancy Services, Internal Audit, Housing Benefits, Council Tax, Business Rates, Procurement & Commercial Activities	126,067	92,329	33,738	127,413	92,325	35,088
Education						
Primary, secondary and special schools, education improvement, school meals, school transport, special education needs, education planning and resources	255,130	40,653	214,477	267,547	40,478	227,069
Waste, Transport & Property						
Waste management, refuse collection, recycling, street cleaning, highways, street lighting, land drainage & coast protection, road safety, car parks, sewerage services, and property and building services.	86,259	42,370	43,889	96,512	41,378	55,134
Leisure, Regeneration, Housing & Public Protection						
Culture, sport, leisure and tourism, planning and city regeneration public protection and housing services.	39,274	20,482	18,792	42,399	23,161	19,238
Social Services						
Child protection and family support, support to enable vulnerable people to live independently, long and short-term residential care, community safety, early intervention, partnership, performance & commissioning, tackling poverty, lifelong learning and young peoples' services.	234,422	77,447	156,975	258,472	87,431	171,041
All City and County Council services	763,789	274,478	489,311	816,125	285,913	530,212
Other Items						
Corporate Provision for Inflation	20,330		20,330	10,189		10,189
Additional Savings Strands - to be allocated						
Levies payable (not treated as special expenses)						
Swansea Bay Port Health Authority	89		89	84		84
Corporate Joint Committee	212		212	191		191
Contributions						
Combined Fire Authority	17,122		17,122	18,330		18,330
Capital Financing charges	38,934		38,934	36,894		36,894
Net Revenue Expenditure	840,476	274,478	565,998	881,813	285,913	595,900
Change in balances	-6,464		-6,464	-7,277		-7,277
Total Budget Requirement	834,012	274,478	559,534	874,536	285,913	588,623
Discretionary non dom. Rate relief.	418		418	418		418
Total City & County of Swansea requirement	834,430	274,478	559,952	874,954	285,913	589,041
Community Council precepts	1,829		1,829	2,206		2,206
Total spending requirement	836,259	274,478	561,781	877,160	285,913	591,247

Your Guide to 2024/25 Council Taxes

The level of Council Taxes paid in the City and County of Swansea Area can be different because some areas have Community Councils. In these areas, in addition to the City and County of Swansea Council and Police and Crime Commissioner for South Wales Council Taxes, an extra charge is paid for Community Councils. The total amount due for 2023/24 is shown in the table below.

Council Taxes 2024/2025		Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Band I
City & County of Swansea		£	£	£	£	£	£	£	£	£
	1,094.63	1,277.07	1,459.51	1,641.95	2,006.83	2,371.71	2,736.58	3,283.90	3,831.22	
Police and Crime Commissioner for South Wales										
	235.11	274.30	313.48	352.67	431.04	509.41	587.78	705.34	822.90	
AREAS WITHOUT Community Councils										
	1,329.74	1,551.37	1,772.99	1,994.62	2,437.87	2,881.12	3,324.36	3,989.24	4,654.12	
Areas WITH Community Councils		Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Band I
		£	£	£	£	£	£	£	£	£
Bishopston	1,364.17	1,591.53	1,818.89	2,046.26	2,500.99	2,955.71	3,410.43	4,092.52	4,774.61	
Clydach	1,372.59	1,601.37	1,830.13	2,058.90	2,516.43	2,973.97	3,431.49	4,117.80	4,804.11	
Gorseinon	1,359.74	1,586.37	1,812.99	2,039.62	2,492.87	2,946.12	3,399.36	4,079.24	4,759.12	
Gowerton	1,341.22	1,564.76	1,788.30	2,011.84	2,458.92	2,905.99	3,353.06	4,023.68	4,694.30	
Grovesend & Waungron	1,357.71	1,584.00	1,810.28	2,036.57	2,489.14	2,941.71	3,394.28	4,073.14	4,752.00	
Ilston	1,344.30	1,568.36	1,792.40	2,016.46	2,464.56	2,912.67	3,360.76	4,032.92	4,705.08	
Killay	1,336.64	1,559.42	1,782.19	2,004.97	2,450.52	2,896.07	3,341.61	4,009.94	4,678.27	
Llangennith, Llanmadoc & Cheriton	1,339.89	1,563.21	1,786.52	2,009.84	2,456.47	2,903.10	3,349.73	4,019.68	4,689.63	
Llangyfelach	1,350.38	1,575.45	1,800.51	2,025.58	2,475.71	2,925.84	3,375.96	4,051.16	4,726.36	
Llanrhidian Higher	1,404.97	1,639.14	1,873.30	2,107.47	2,575.80	3,044.13	3,512.44	4,214.94	4,917.44	
Llanrhidian Lower	1,343.35	1,567.24	1,791.13	2,015.03	2,462.82	2,910.60	3,358.38	4,030.06	4,701.74	
Llwhchr	1,358.25	1,584.64	1,811.01	2,037.39	2,490.14	2,942.90	3,395.64	4,074.78	4,753.92	
Mawr	1,425.20	1,662.74	1,900.27	2,137.81	2,612.88	3,087.95	3,563.01	4,275.62	4,988.23	
Mumbles	1,383.99	1,614.66	1,845.32	2,075.99	2,537.32	2,998.65	3,459.98	4,151.98	4,843.98	
Penllergaer	1,335.81	1,558.45	1,781.08	2,003.72	2,448.99	2,894.26	3,339.53	4,007.44	4,675.35	
Pennard	1,371.19	1,599.73	1,828.26	2,056.80	2,513.87	2,970.94	3,427.99	4,113.60	4,799.21	
Penrice	1,347.30	1,571.86	1,796.40	2,020.96	2,470.06	2,919.17	3,368.26	4,041.92	4,715.58	
Pontarddulais	1,373.61	1,602.55	1,831.48	2,060.42	2,518.29	2,976.16	3,434.03	4,120.84	4,807.65	
Pontlliw & Tircoed	1,355.49	1,581.41	1,807.32	2,033.24	2,485.07	2,936.90	3,388.73	4,066.48	4,744.23	
Port Eynon	1,341.09	1,564.61	1,788.12	2,011.64	2,458.67	2,905.70	3,352.73	4,023.28	4,693.83	
Reynoldston	1,356.45	1,582.53	1,808.60	2,034.68	2,486.83	2,938.98	3,391.13	4,069.36	4,747.59	
Rhossili	1,351.85	1,577.16	1,802.47	2,027.78	2,478.40	2,929.02	3,379.63	4,055.56	4,731.49	
Three Crosses	1,358.02	1,584.36	1,810.70	2,037.04	2,489.72	2,942.39	3,395.06	4,074.08	4,753.10	
Upper Killay	1,351.10	1,576.29	1,801.47	2,026.66	2,477.03	2,927.40	3,377.76	4,053.32	4,728.88	