Bedford in full

The council tax bill and who receives it, spending by service, payments over £500, senior pay, the report card and how the council compares.

Figures as of: 28 September 2026

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Executive summary

The key figures from each part of this report, with the change on a year earlier where the source gives one.

Bedford: your area

£2,472
Band D council tax, 2026-27
+£121 (+5.1%) vs 2025-26
As of 6 April 2026

£1.2m
Parking surplus, 2025-26
As of 6 April 2025

36.8%
Household waste recycled, 2024-25

Council tax in Bedford

£2,472
Band D a year, 2026-27
+£121 (+5.1%) vs 2025-26
As of 6 April 2026

£1,648
Band A, the lowest
As of 6 April 2026

+£61
Band D against the England average of £2,411
Above average
As of 6 April 2026

Where your council tax goes in Bedford

£2,471.74
Band D bill, 2026-27
As of 6 April 2026

£1,972.97
Goes to Bedford itself (80%)
As of 6 April 2026

£699.07
Largest line: adult social care
As of 28 September 2026

Parking income in Bedford UA

£1.17m
Parking surplus
+£0.50m (+76.0%) vs 2024–25
2025–26

£5.14m
Parking income
+£0.21m (+4.3%) vs 2024–25
2025–26

£3.97m
Spending on parking
−£0.29m (−6.9%) vs 2024–25
2025–26

Bedford: your area

Your area · Last updated 18 November 2026 · https://whereyourmoneygoes.co.uk/your-area/bedford/

Bedford sets a Band D council tax of **£2,472** for 2026-27, 118 of 296 councils in England from the highest. Police: Bedfordshire. Fire and rescue: Bedfordshire. Health: NHS Bedfordshire, Luton and Milton Keynes Integrated Care Board. This page links to everything the site holds on the area; the full bill, the report card and parking each have a page of their own.

Key figures

£2,472
Band D council tax, 2026-27
+£121 (+5.1%) vs 2025-26
As of 6 April 2026

£1.2m
Parking surplus, 2025-26
As of 6 April 2025

36.8%
Household waste recycled, 2024-25

2%
A roads where maintenance should be considered, 2024-25

16%
Reserves as a share of spending, 2025-26

What is the council tax in Bedford?

Band D is **£2,472** a year for 2026-27, and Band A, the lowest, **£1,648**. That is £61 above the England average of £2,411, 118 of 296 in England from the highest.

Of a Band D bill, **£2,011** goes to Bedford.

Every band, who gets the money and how Bedford compares

Where your council tax goes: from your bill to each service

How does the council compare?

- Council tax rise this year 5.1% Higher than the England figure of 4.9%
- Council tax per head £819 Higher than the England figure of £796
- Ombudsman uphold rate 71% (5 of 7) Lower than the England figure of 86%
- Reserves as a share of net spending 16% Lower than the England figure of 50%
- Borrowing per home £1,500 Lower than the England figure of £3,474
- Accounts, 2025-26 Unsigned 6% of bodies had an opinion delivered by the backstop date
- Ofsted, children's services Requires improvement to be good 73% of English councils are good or outstanding
- CQC, adult social care Requires improvement 63% of assessed councils are good or outstanding
- A roads needing maintenance considered 2% Lower than the England figure of 5%
- Recycling rate 36.8% Lower than the England figure of 42.0%
- Major planning decisions on time 83.7% Lower than the England figure of 91.0%

Each figure is set against the figure for England as a whole. They are plain comparisons, one measure at a time: there is no overall score and no ranking of councils. Higher is not always better or worse; what each measure does and does not show is on the methodology page.

The full report card: complaints, finances, audit, pay and services

Roads, bins and planning

Roads, recycling and planning in Bedford

Measure	Figure	Period
A roads where maintenance should be considered	2%	2024-25
B and C roads where maintenance should be considered	5%	2024-25
Unclassified roads where maintenance should be considered	16%	2024-25
Household waste reused, recycled or composted	36.8%	2024-25
Major planning decisions made on time	83.7%	24 months to end of June 2026

Road condition is from the Department for Transport; each figure is compared with England as a whole in the report card.

What does the council make from parking?

Parking income and surplus for Bedford

Authority	Year	Income	Surplus
Bedford UA	2025-26	£5.1m	£1.2m

What the law lets a council spend a parking surplus on is on parking fines and council parking income.

Who is your MP?

A council area can span several constituencies, so your MP depends on your address. Enter your postcode in the box at the top of this page to see your MP and what their office cost, find any MP by name or constituency , or see every constituency and its MP on the MP map.

How much crime is recorded here?

In the 12 months to August 2026, police recorded **80.6 crimes per 1,000 residents** in Bedford, excluding anti-social behaviour, against 82.5 across England.

Bedford on the crime map, down to streets of a few hundred homes

Your police precept

A Band D home in Bedford pays **£297.59** police precept in 2026-27. It funds **Bedfordshire**, which has £178m in all for 2026-27. The precept is set once for the whole force area and spent across the whole force area, so the crime figures above for Bedford are not what its precept bought.

Bedfordshire: funding, precept and results for the whole force

Who runs police, fire, health and ambulances here?

The bodies that serve Bedford, and their latest money

Service	Body	Latest	Per resident
Police	Bedfordshire	£178m (2026-27)	£236
Fire and rescue	Bedfordshire Fire and Rescue Service	£37m (2025-26)	£49.25
Ambulance	East of England Ambulance Service NHS Trust	£494m (2024-25)	£75.17
NHS	NHS Central East Integrated Care Board	£9.3bn (2028-29)	£2,877
Roads	Bedford	£3m (2025-26)	£16.80
Schools	Bedford Borough	£186m (2026-27)	£949
Council spending	Bedford	£387m (2025-26)	£1,972
Social care	Bedford	£152m (2024-25)	£781
Housing	Bedford	£17m (2025-26)	£84.99
Waste and recycling	Bedford	not published	—

Each body serves a wider area than Bedford, and its money is for the whole of that area. Its page has its funding over time and what is recorded alongside it; public services near you looks them up for any postcode. Water is not covered yet: see Discover Water.

Which bodies cover Bedford: ONS lookups of local authorities to police force areas, fire and rescue authorities, integrated care boards and local health boards (Open Government Licence v3.0); where an area is split between integrated care boards, the one covering most residents is named.

How does Bedford look against other councils?

See Bedford on the council map, alongside every other council on council tax, complaints, reserves, audit and inspections, or browse every council.

Common questions

- **How much is council tax in Bedford?** Band D is £2,472 a year for 2026-27. Every band.
- **Which police force covers Bedford?** Bedfordshire police force area. Fire and rescue: Bedfordshire.

Council tax in Bedford

Your area · Last updated 18 November 2026 · https://whereyourmoneygoes.co.uk/council-tax/england/bedford/

Council tax in **Bedford** for 2026-27 is **£2,472 a year for a Band D home**, £1,648 for Band A and £4,943 for the top band. That is £61 above the England average of £2,411. It ranks 118 of 296 billing areas in England. Figures are the council's own set rates.

Key figures

£2,472
Band D a year, 2026-27
+£121 (+5.1%) vs 2025-26
As of 6 April 2026

£1,648
Band A, the lowest
As of 6 April 2026

+£61
Band D against the England average of £2,411
Above average
As of 6 April 2026

118 of 296
Rank in England, highest first
As of 6 April 2026

What is the bill for each band?

Council tax by band in Bedford, bands A to H

Band	A year	A month
Band A	£1,647.83	£137.32
Band B	£1,922.46	£160.21
Band C	£2,197.10	£183.09
Band D	£2,471.74	£205.98
Band E	£3,021.02	£251.75
Band F	£3,570.29	£297.52
Band G	£4,119.57	£343.30
Band H	£4,943.48	£411.96

Who gets the money?

Band D bill in Bedford by receiving body

Who receives it	Band D	Share
Bedford	£2,011	81%
Other precepting bodies	£460	19%

Each body sets its own precept and the council simply collects them together. The council that sends the bill keeps only its own share.

Where your council tax goes: from your bill to each service

How does it compare?

Band D here is **£61 above** the England average, 118 of 296 councils from the highest.

Bedford among the England councils nearest it, Band D 2026-27



Ranked highest first. Every council is in the full table.

How does Bedford compare? The report card

Official figures on complaints, finances, audit, pay and services for Bedford, each from the body that published it and set against the figure for England. See every council on the council map.

- Council tax rise this year 5.1% Higher than the England figure of 4.9%
- Council tax per head £819 Higher than the England figure of £796
- Ombudsman uphold rate 71% (5 of 7) Lower than the England figure of 86%
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Each figure is set against the figure for England as a whole. They are plain comparisons, one measure at a time: there is no overall score and no ranking of councils. Higher is not always better or worse; what each measure does and does not show is on the methodology page.

What do complaints to the ombudsman show?

Local Government and Social Care Ombudsman: Bedford, 2025-26

Measure	Bedford	For comparison
Complaints and enquiries received	74	—
Complaints and enquiries decided	55	47 in 2024-25
Detailed investigations	7	—
Upheld	5	—
Uphold rate	71%	86% for every body the Ombudsman covers; 85% for similar councils
Upheld cases where the council had already offered a satisfactory remedy	20%	13% for every body the Ombudsman covers
Ombudsman's recommendations the council complied with	100%	99.9% for every body the Ombudsman covers
Uphold rate in 2024-25	88%	—

An uphold rate depends on how many complaints reach a detailed investigation. With few investigations, one decision moves it a long way.

Source: Local Government and Social Care Ombudsman, Annual review of local government complaints, 2025-26.

This council is not in the Housing Ombudsman's landlord tables for 2025-26, which list landlords with five or more findings. Most councils without their own homes are not.

How healthy are its finances?

Reserves, spending and borrowing: Bedford

Measure	Bedford	For comparison
Net revenue spending, 2025-26	£187.5m	—
Reserves at the end of 2025-26	£29.9m	—
Reserves as a share of net spending	16%	50% for England; 12% in 2024-25
Outstanding borrowing at 30 June 2026	£121.7m	—
Borrowing per home on the valuation list	£1,500	£3,474 across English billing authorities

Earmarked and unallocated revenue reserves at the end of the year, excluding schools and public health, as a share of net revenue expenditure. Much of any council's reserves is set aside for particular purposes. Borrowing is total outstanding loans of every kind; councils borrow mainly to pay for buildings, roads and housing, and the figure does not show what the borrowing was for.

Source: Ministry of Housing, Communities and Local Government, Local authority revenue expenditure and financing: revenue outturn time series, 2025-26; Ministry of Housing, Communities and Local Government, Local authority borrowing and investment live table, 30 June 2026; Ministry of Housing, Communities and Local Government, Council Taxbase statistics, 2025.

It was agreed Exceptional Financial Support for 2026-27. Each is dated and linked in the events below.

What have the auditors said?

Audit of the accounts: Bedford

Accounts year	Status recorded by PSAA	Opinion signed
2025-26	Unsigned	Not yet
2024-25	Delivered by backstop	27 February 2026

"Delivered by backstop" means the auditor gave an opinion by the statutory backstop date. Many opinions given that way were disclaimed or qualified because the deadline cut the audit short; PSAA publishes which type of opinion each council received only as national totals, so it is not shown here. Auditors' value-for-money findings are in each auditor's annual report on the council's website.

Source: Public Sector Audit Appointments, Monthly audit opinion data, 2025-26.

What are senior staff and councillors paid?

Senior pay and councillor allowances for Bedford have not yet been read from its statement of accounts. There is no central dataset of either; they are being added council by council, each with a link to the page of the accounts it comes from.

How are its services rated?

Service ratings and performance: Bedford

Measure	Bedford	For comparison
Children's services, Ofsted overall effectiveness	Requires improvement to be good	27 August 2025. 73% of English councils judged good or outstanding
Adult social care, CQC assessment	Requires improvement	18 March 2026. 63% of assessed councils rated good or outstanding
A roads where maintenance should be considered, 2024-25	2%	5% in England
B and C roads where maintenance should be considered, 2024-25	5%	7% in England
Unclassified roads where maintenance should be considered, 2024-25	16%	17% in England
Household waste sent for reuse, recycling or composting, 2024-25	36.8%	42.0% for England
Major planning decisions on time, 24 months to end of june 2026	83.7%	91.0% for England
Non-major planning decisions on time, 24 months to end of June 2026	84.8%	90.7% for England

Inspections happen at different times, so a rating can be several years old; the date is shown with each. Planning figures are measured differently in each nation: share of decisions made within the statutory time (13 weeks for major, 8 for non-major) or an agreed extension, over 24 months. Recycling rates are measured differently in England, Scotland and Wales, so compare within a nation.

Source: Ofsted, Children's social care: local authority inspection outcomes, as at 31 March 2026; Care Quality Commission, Local authority assessments, latest assessment; Department for Transport, Road condition statistics: data tables (RDC), 2024-25; Department for Environment, Food and Rural Affairs, Local authority collected waste management: annual results, 2024-25; Ministry of Housing, Communities and Local Government, Live tables on planning application statistics (P151, P153), 24 months to end of June 2026.

What has happened recently?

Decisions and publications by official bodies about Bedford, newest first. Each links to the body that made or published it. News reports are not included.

1. 15 October 2026 Intervention report Best Value Inspection report Ministry of Housing, Communities and Local Government
2. 1 April 2026 Council tax Council tax for 2026-27: Band D £2,472, up 5.1% on the year before Ministry of Housing, Communities and Local Government
3. 23 February 2026 Exceptional Financial Support Exceptional Financial Support agreed in principle for 2026-27 £58.0m (support agreed in-principle); £22.0m (support agreed in-principle for 2025-26) Ministry of Housing, Communities and Local Government
4. 4 May 2023 Election Local election: 46 seats won Conservative and Unionist Party 14, Labour Party 14, Liberal Democrats 13, Green Party 3, Independent 2 Democracy Club

Does the council think something here is wrong?

If you represent Bedford and think a figure here is wrong, out of date or unfairly presented, email hello@whereyourmoneygoes.co.uk with this page's address and the source you would point to. Every correction is logged, with its date, on the corrections page.

How much of the council's spending does this cover?

Council tax paid for **24.5%** of the money Bedford had to spend in 2025-26. The rest came from government grants (45.6%), business rates (10.9%) and fees, charges and other income (19.1%). That is why a grant cut can raise your bill even when the council has not changed what it does. See where it goes.

Where can I find out more?

What council tax is and why it works this way, including why the bands are still based on 1991 property values in England and Scotland, and how every area compares, everything else on Bedford: parking, roads, your MP and local services, and Bedford on the council map.

Common questions

- **How much is council tax in Bedford?** Band D is £2,472 a year for 2026-27. Band A is £1,648 and the top band £4,943.
- **Is council tax in Bedford higher than average?** Yes. Band D here is £61 above the England average of £2,411.

Where your council tax goes in Bedford

Your area · Last updated 18 November 2026 · https://whereyourmoneygoes.co.uk/council-tax/england/bedford/where-it-goes/

A Band D council tax bill in **Bedford** is **£2,471.74** for 2026-27, split between Bedford £1,972.97, Bedford: adult social care precept, this year's increase £38.31, Bedfordshire Police and Crime Commissioner and Chief Constable £297.59, Bedfordshire Combined Fire and Rescue Authority £122.72, Parish and town councils (average for the area) £40.15. Shared out in proportion to what each body spends, the largest single line is adult social care at Bedford: **£699.07** of the bill. Council tax pays for 24% of the council's own spending; the rest is government grant, business rates and fees.

Key figures

£2,471.74
Band D bill, 2026-27
As of 6 April 2026

£1,972.97
Goes to Bedford itself (80%)
As of 6 April 2026

£699.07
Largest line: adult social care
As of 28 September 2026

24.5%
Of the council's money that comes from council tax, 2025-26
As of 28 September 2026

Who gets your bill

Figures are for a **Band D** home. Bands A to H pay a fixed fraction of this, set in law.

Parish precepts differ from parish to parish; this is the average across the area, and a home outside any parish pays none.

And where does that bit go?

Choose any part of the bill to see how it divides, then keep going as far as the published returns allow. Every level has its own link you can share.

An interactive map or explorer appears here on the live page.

Parks, street cleaning and roads here

What Bedford spent, net of income, on the lines readers ask about most. Roads and street cleaning are also shown per mile of road the council looks after, where it is the highway authority. Gully cleaning and verge cutting are inside routine maintenance; no return splits them out.

Bedford, 2025-26

Line	Net spending	Per resident	Similar councils, per resident	Per mile of road	Change
Parks and open spaces (including play areas)	£3.4m	£17	£13	—	up 1.6% on 2024-25
Street cleaning	£2.1m	£11	£15	£3,536 (similar: £6,588)	down 5.3% on 2024-25
Road and bridge maintenance	£2.3m	£12	£24	£3,814 (similar: £9,098)	down 19.6% on 2024-25
Environmental, safety and routine maintenance	£2.1m	£11	£11	£3,575 (similar: £4,453)	down 20.3% on 2024-25
Structural maintenance (resurfacing, bridges)	£143k	£0.73	£9.70	£240 (similar: £4,677)	down 7.1% on 2024-25
Winter service (gritting)	£650k	£3.31	£2.64	£1,089 (similar: £656)	down 6.9% on 2024-25
Street lighting (including energy)	£348k	£1.77	£6.51	£583 (similar: £3,256)	down 11.0% on 2024-25

Miles of road: Department for Transport road lengths, 2025; locally managed major roads and all minor roads. More on what council tax does and doesn't pay for.

What it adds up to

Bedford: net spending per resident by service, 2025-26, against the median for unitary councils in England

Service	Per resident	Median
Education	£797	£712
Adult social care	£472	£483
Children's social care	£339	£300
Housing (not council homes)	£85	£33
Environment and regulation	£82	£111
Public health	£56	£65
Roads and transport	£47	£49
Parks, leisure, libraries and culture	£42	£38
Running the council	£31	£52
Other services	£12	£9.20
Planning and development	£9.42	£22

- Bedford spent **30.3%** of its gross service spending on its own staff in 2025-26 (median for unitary councils in England: 31.4%); the rest went on suppliers, contractors, grants, benefits and other running costs.

What this data does and doesn't show

- These are each body's own figures, as reported to government in its revenue outturn return. Net spending is after the fees, charges and grants a service brings in.
- Your bill is for 2026-27; it is shared out using the latest published return, which covers an earlier year. The mix of spending changes little from one year to the next, but it does change.
- Council tax is not ring-fenced: this shows your bill in proportion to spending, not what your money bought. Where a precept is set aside for adult social care, it is shown against adult social care.
- No council publishes spending at street or property level, so nothing here says what was spent near you.
- Sub-service lines are the ones the national returns itemise. Councils describe their own budgets differently; their budget books and statements of accounts have more detail.

Sources

- Ministry of Housing, Communities and Local Government, Council Tax levels set by local authorities in England: Table 10, local authority level data, published 25 March 2026. Open Government Licence v3.0.
- Ministry of Housing, Communities and Local Government, Local authority revenue expenditure and financing: Revenue Outturn multi-year data set, published 28 September 2026. Open Government Licence v3.0.

How the split is worked out, and how the three nations' returns are matched to one list of services, is on the methodology page. The dataset is on the data page. See also council tax in Bedford and everything else about Bedford.

Common questions

- **What does council tax pay for in Bedford?** A Band D bill of £2,471.74 is split between Bedford, Bedford: adult social care precept, this year's increase, Bedfordshire Police and Crime Commissioner and Chief Constable, Bedfordshire Combined Fire and Rescue Authority, Parish and town councils (average for the area). In proportion to spending, the largest line is adult social care, £699.07.
- **Is council tax ring-fenced for particular services?** No. Council tax is pooled with grants, business rates and fees. The adult social care precept is the exception: councils raise it for adult social care.

Parking income in Bedford UA

Your area · Last updated 18 November 2026 · https://whereyourmoneygoes.co.uk/parking/bedford-ua/

In 2025–26 Bedford UA took **£5.1m** in parking income and spent £4.0m, a **surplus of £1.2m** against £0.7m in 2024–25 (+76%), the 148th largest of 290 councils in England. Figures are from the council's own return to the Ministry of Housing, Communities and Local Government.

Key figures

£1.17m
Parking surplus
+£0.50m (+76.0%) vs 2024–25
2025–26

£5.14m
Parking income
+£0.21m (+4.3%) vs 2024–25
2025–26

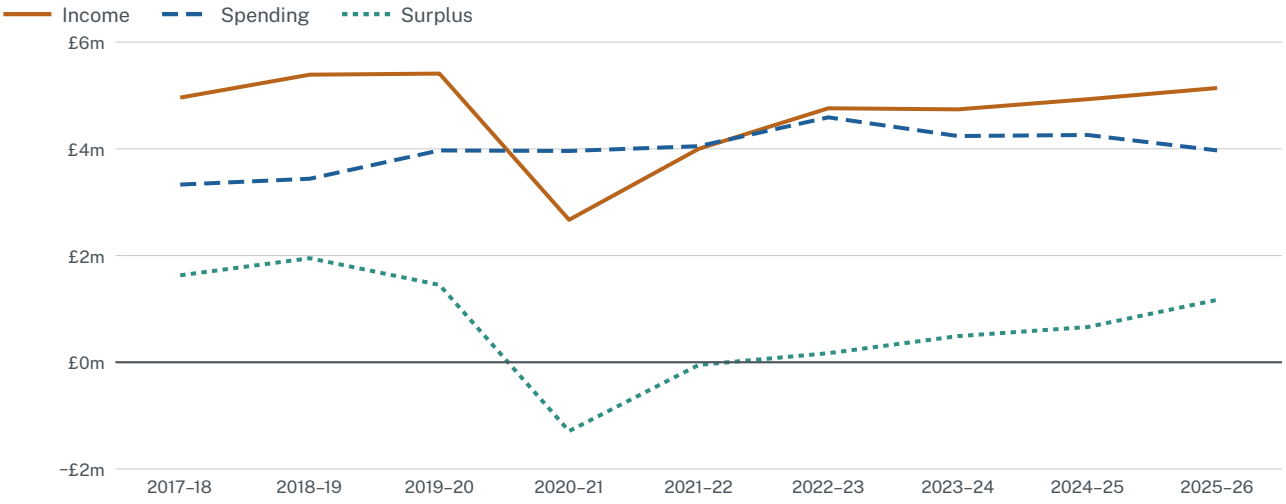
£3.97m
Spending on parking
−£0.29m (−6.9%) vs 2024–25
2025–26

£0.00m
Penalty charge income
−£1.21m (−100.0%) vs 2024–25
2025–26

148 of 290
Rank in England, largest surplus first
2025–26

How much has Bedford UA made from parking each year?

Bedford UA: parking income, spending and surplus, £ million



Bedford UA: parking income, spending and surplus, £ million. Income: £4.96m in 2017–18, £5.14m in 2025–26. Spending: £3.33m in 2017–18, £3.97m in 2025–26. Surplus: £1.63m in 2017–18, £1.17m in 2025–26.

Bedford UA: on-street and car park accounts

Year	On-street income	On-street spending	Car park income	Car park spending	Penalty income
2017–18	£2.24m	£1.82m	£2.72m	£1.51m	£1.12m
2018–19	£2.32m	£1.88m	£3.06m	£1.56m	£2.31m
2019–20	£2.30m	£2.13m	£3.11m	£1.83m	£2.28m
2020–21	£1.39m	£2.27m	£1.27m	£1.69m	£1.39m
2021–22	£1.85m	£2.37m	£2.15m	£1.69m	£0.99m
2022–23	£2.20m	£2.68m	£2.57m	£1.92m	£1.08m
2023–24	£2.20m	£2.30m	£2.54m	£1.95m	£1.17m
2024–25	£2.38m	£2.33m	£2.55m	£1.93m	£1.21m
2025–26	£2.34m	£2.19m	£2.80m	£1.78m	£0.00m

All figures are cash, in the council's own return. The most recent year is a first release and may be revised. Bedford UA is recorded as: Unitary Authority.

What can Bedford UA spend a surplus on?

On-street parking charges and all council parking penalty charges (England and Wales)

Ring-fenced by law a ring-fenced parking account. A surplus may only be spent on parking, public transport, highway and environmental improvements and similar purposes; a deficit is made good from the general fund.

Road Traffic Regulation Act 1984, s55, as applied in England by SI 2022/71, regs 25 and 27

Council car park (off-street) tariffs

Kept by the body that collects it the council's general fund. Section 55 covers on-street parking and enforcement income, not car park fees. Not verified

Road Traffic Regulation Act 1984, s55(1), and DfT statutory guidance on civil parking enforcement

How does Bedford UA compare with other councils?

Bedford UA among the England councils nearest it, parking surplus 2025–26



Ranked largest surplus first; a negative figure is a deficit. Every council is in the full tables.

Every council's parking surplus, penalty charge levels and the national trend.

Sources and licences

Every dataset behind the figures in this document, with its publisher, the date its figures are as of, and the licence they are used under.

Source	Publisher	Figures as of	Licence	Used in
Council Tax levels set by local authorities in England	Ministry of Housing, Communities and Local Government	the 2026–27 financial year	Open Government Licence v3.0	Bedford: your area; Council tax in Bedford; Where your council tax goes in Bedford
https://www.gov.uk/government/collections/council-tax-statistics				
Local authority revenue expenditure and financing: revenue outturn multi-year data set (RO2 parking)	Ministry of Housing, Communities and Local Government	the 2025–26 financial year	Open Government Licence v3.0	Bedford: your area; Parking income in Bedford UA
https://www.gov.uk/government/statistics/local-authority-revenue-expenditure-and-financing-england-revenue-outturn-multi-year-data-set				
Local authority revenue expenditure and financing: Revenue Outturn multi-year data set	Ministry of Housing, Communities and Local Government	28 September 2026	Open Government Licence v3.0	Where your council tax goes in Bedford
https://assets.publishing.service.gov.uk/media/6ab26ffffe72ed1e2b02ee74/Revenue_Outturn_time_series_data_v4.csv				
legislation.gov.uk and official guidance, provision by provision	legislation.gov.uk	22 September 2026	Open Government Licence v3.0 (legislation.gov.uk)	Parking income in Bedford UA
https://www.legislation.gov.uk/				

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