Ceredigion 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.

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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.

Ceredigion: your area

£2,419
Band D council tax, 2026-27
As of 6 April 2026

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

70.3%
Household waste recycled, 2024-25

Council tax in Ceredigion

£2,419
Band D a year, 2026-27
As of 6 April 2026

£1,613
Band A, the lowest
As of 6 April 2026

+£93
Band D against the Wales average of £2,326
Above average
As of 6 April 2026

Where your council tax goes in Ceredigion

£2,419.45
Band D bill, 2026-27
As of 6 April 2026

£1,976.18
Goes to Ceredigion itself (82%)
As of 6 April 2026

£737.38
Largest line: education
As of 21 October 2026

Parking income in Ceredigion

£1.17m
Parking surplus
+£0.17m (+17.6%) vs 2024–25
2025–26

£1.92m
Parking income
+£0.08m (+4.3%) vs 2024–25
2025–26

£0.76m
Spending on parking
−£0.09m (−11.1%) vs 2024–25
2025–26

Ceredigion: your area

Your area · Last updated 13 November 2026 · https://whereyourmoneygoes.co.uk/your-area/ceredigion/

Ceredigion sets a Band D council tax of **£2,419** for 2026-27, 7 of 22 councils in Wales from the highest. Police: Dyfed-Powys. Fire and rescue: Mid and West Wales. Health: Hywel Dda University Health 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

£2,419
Band D council tax, 2026-27
As of 6 April 2026

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

70.3%
Household waste recycled, 2024-25

What is the council tax in Ceredigion?

Band D is **£2,419** a year for 2026-27, and Band A, the lowest, **£1,613**. That is £93 above the Wales average of £2,326, 7 of 22 in Wales from the highest. It rose 5.4% on last year.

Of a Band D bill, **£1,976** goes to County or county borough council, **£388** goes to Police and crime commissioner, **£56** goes to Community council.

Every band, who gets the money and how Ceredigion compares

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

How does the council compare?

- Council tax rise this year 5.4% Higher than the Wales figure of 5.2%
- Council tax per head £1,180 Higher than the Wales figure of £963
- Ombudsman interventions 24% (11 of 45 closed) Higher than the Wales figure of 13%
- Recycling rate 70.3% Higher than the Wales figure of 68.4%
- Planning decisions on time 91.5% Higher than the Wales figure of 90.5%

Each figure is set against the figure for Wales 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 Ceredigion

Measure	Figure	Period
Household waste reused, recycled or composted	70.3%	2024-25
Planning decisions made on time	91.5%	January to March 2026

Road condition is not published in the same form for Wales councils. Road condition is from the Department for Transport; each figure is compared with Wales as a whole in the report card.

What does the council make from parking?

Parking income and surplus for Ceredigion

Authority	Year	Income	Surplus
Ceredigion	2025-26	£1.9m	£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 **61.3 crimes per 1,000 residents** in Ceredigion, excluding anti-social behaviour, against 82.5 across Wales.

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

Your police precept

A Band D home in Ceredigion pays **£387.63** police precept in 2026-27. It funds **Dyfed-Powys**, which has £174m 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 Ceredigion are not what its precept bought.

Dyfed-Powys: funding, precept and results for the whole force

Who runs police, fire, health and ambulances here?

The bodies that serve Ceredigion, and their latest money

Service	Body	Latest	Per resident
Police	Dyfed-Powys	£174m (2026-27)	£333
Fire and rescue	Mid and West Wales Fire and Rescue Service	£66m (2025-26)	£72.58
Ambulance	Welsh Ambulance Services University NHS Trust	£345m (2025-26)	£109
NHS	Hywel Dda University Health Board	£1.3bn (2023-24)	£3,295
Roads	Ceredigion	£8m (2025-26)	£105
Schools	Ceredigion	£87m (2025-26)	£1,193
Council spending	Ceredigion	£232m (2025-26)	£3,195
Social care	Ceredigion	£96m (2025-26)	£1,317
Housing	Ceredigion	£14m (2025-26)	£188
Waste and recycling	Ceredigion	not published	—

Each body serves a wider area than Ceredigion, 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 Ceredigion: 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).

How does Ceredigion look against other councils?

See Ceredigion 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 Ceredigion?** Band D is £2,419 a year for 2026-27. Every band.
- **Which police force covers Ceredigion?** Dyfed-Powys police force area. Fire and rescue: Mid and West Wales.

Council tax in Ceredigion

Your area · Last updated 13 November 2026 · https://whereyourmoneygoes.co.uk/council-tax/wales/ceredigion/

Council tax in **Ceredigion** for 2026-27 is **£2,419 a year for a Band D home**, £1,613 for Band A and £5,645 for the top band. That is £93 above the Wales average of £2,326. It ranks 7 of 22 billing areas in Wales. Figures are the council's own set rates. Wales publishes Band D only, so the other bands here are worked out from the statutory ratios.

Key figures

£2,419
Band D a year, 2026-27
As of 6 April 2026

£1,613
Band A, the lowest
As of 6 April 2026

+£93
Band D against the Wales average of £2,326
Above average
As of 6 April 2026

7 of 22
Rank in Wales, highest first
As of 6 April 2026

What is the bill for each band?

Council tax by band in Ceredigion, bands A to I

Band	A year	A month
Band A	£1,612.97	£134.41
Band B	£1,881.79	£156.82
Band C	£2,150.62	£179.22
Band D	£2,419.45	£201.62
Band E	£2,957.11	£246.43
Band F	£3,494.76	£291.23
Band G	£4,032.42	£336.04
Band H	£4,838.90	£403.24
Band I	£5,645.38	£470.45

Wales publishes Band D only. The other bands are derived using the statutory ratios, which are fixed in law and the same for every Welsh authority, so these are exact rather than estimated.

Who gets the money?

Band D bill in Ceredigion by receiving body

Who receives it	Band D	Share
County or county borough council	£1,976	82%
Police and crime commissioner	£388	16%
Community council	£56	2%

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 **£93 above** the Wales average, 7 of 22 councils from the highest. It rose 5% on last year.

Ceredigion among the Wales councils nearest it, Band D 2026-27



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

How does Ceredigion compare? The report card

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

- Council tax rise this year 5.4% Higher than the Wales figure of 5.2%
- Council tax per head £1,180 Higher than the Wales figure of £963
- Ombudsman interventions 24% (11 of 45 closed) Higher than the Wales figure of 13%
- Recycling rate 70.3% Higher than the Wales figure of 68.4%
- Planning decisions on time 91.5% Higher than the Wales figure of 90.5%

Each figure is set against the figure for Wales 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?

Public Services Ombudsman for Wales: Ceredigion, 2024-25

Measure	Ceredigion	For comparison
Complaints closed	45	—
Closed with the Ombudsman intervening	11 (24%)	13% across Welsh councils

The Ombudsman publishes one row per closed case; the counts here are this site's own, from those rows, for the 2024-25 financial year. The Ombudsman's annual letter to each council may count slightly differently.

Source: Public Services Ombudsman for Wales, Open data: complaints closed, 2024-25.

How healthy are its finances?

Reserves, spending and borrowing: Ceredigion

Measure	Ceredigion	For comparison
Outstanding borrowing at 30 June 2026	£124.0m	—

The Welsh Government publishes council reserves as a PDF report only, so no figure is shown here. 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 borrowing and investment live table, 30 June 2026.

What have the auditors said?

Audit reports: Ceredigion

Report	Title	Published
Latest local report (Audit Wales)	Ceredigion County Council – Review of Decision Making Arrangements	9 September 2026
Latest Annual Audit Summary (Audit Wales)	Ceredigion County Council – Annual Audit Summary 2025	15 April 2026

Audit Wales, in its Annual Audit Summary: “We issued an unqualified opinion on the accounts after the statutory deadline of 31 October 2025 on 1 December 2025.”

Audit Wales publishes an Annual Audit Summary for each council, which states its opinion on the accounts, and reports on particular services. Follow each link for the findings in full.

Source: Audit Wales, Local reports and Annual Audit Summaries, latest report. Checked 22 September 2026.

What are senior staff and councillors paid?

Senior pay and councillor allowances for Ceredigion 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: Ceredigion

Measure	Ceredigion	For comparison
Municipal waste reused, recycled or composted (the statutory target measure), 2024-25	70.3%	68.4% for Wales
Planning decisions on time, January to March 2026	91.5%	90.5% for Wales

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 planning applications determined within the statutory or an agreed time, in one quarter. Recycling rates are measured differently in England, Scotland and Wales, so compare within a nation.

Source: Welsh Government, Local authority municipal waste management, 2024-25; Welsh Government, Development management quarterly survey, January to March 2026.

What has happened recently?

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

1. 9 September 2026 Audit Audit Wales report: Review of Decision Making Arrangements Audit Wales
2. 15 April 2026 Audit Annual Audit Summary 2025 We issued an unqualified opinion on the accounts after the statutory deadline of 31 October 2025 on 1 December 2025. Audit Wales
3. 1 April 2026 Council tax Council tax for 2026-27: Band D £2,419, up 5.4% on the year before Welsh Government
4. 5 May 2022 Election Local election: 33 seats won Plaid Cymru - The Party of Wales 19, Independent 7, Liberal Democrats 6, Gwlad 1 Democracy Club

Does the council think something here is wrong?

If you represent Ceredigion 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 funds **31%** of this authority's budget. The rest comes from central government grant, business rates and fees. That is why a grant cut can raise your bill even when the council has not changed what it does, and why cutting council tax would not shrink services by the same proportion.

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 Ceredigion: parking, roads, your MP and local services, and Ceredigion on the council map.

Common questions

- **How much is council tax in Ceredigion?** Band D is £2,419 a year for 2026-27. Band A is £1,613 and the top band £5,645.
- **Is council tax in Ceredigion higher than average?** Yes. Band D here is £93 above the Wales average of £2,326.

Where your council tax goes in Ceredigion

Your area · Last updated 13 November 2026 · https://whereyourmoneygoes.co.uk/council-tax/wales/ceredigion/where-it-goes/

A Band D council tax bill in **Ceredigion** is **£2,419.45** for 2026-27, split between Ceredigion £1,976.18, Dyfed Powys Police £387.63, Community and town councils (average for the area) £55.64. Shared out in proportion to what each body spends, the largest single line is education at Ceredigion: **£737.38** of the bill. Council tax pays for 15% of the council's own spending; the rest is government grant, business rates and fees.

Key figures

£2,419.45
Band D bill, 2026-27
As of 6 April 2026

£1,976.18
Goes to Ceredigion itself (82%)
As of 6 April 2026

£737.38
Largest line: education
As of 21 October 2026

14.6%
Of the council's money that comes from council tax, 2025-26
As of 21 October 2026

Who gets your bill

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

Fire and rescue in Wales is paid for by a levy on each council, so it is inside the council part of the bill rather than a separate precept.

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 Ceredigion 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.

Ceredigion, 2025-26

Line	Net spending	Per resident	Similar councils, per resident	Per mile of road	Change
Parks and open spaces (including play areas)	£1.1m	£15	£26	—	up 44.8% on 2024-25
Street cleaning	£726k	£9.99	£20	£544 (similar: £2,940)	up 19.2% on 2024-25
Road and bridge maintenance	£6.5m	£89	£47	£4,858 (similar: £6,458)	up 1.1% on 2024-25
Environmental, safety and routine maintenance	£4.3m	£59	£32	£3,199 (similar: £3,964)	up 17.0% on 2024-25
Structural maintenance (resurfacing, bridges)	£2.2m	£30	£15	£1,660 (similar: £2,732)	down 20.0% on 2024-25
Winter service (gritting)	£470k	£6.47	£8.62	£352 (similar: £1,044)	down 43.8% on 2024-25
Street lighting (including energy)	£605k	£8.32	£10	£454 (similar: £1,432)	down 13.2% 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

Ceredigion: net spending per resident by service, 2025-26, against the median for Welsh councils

Service	Per resident	Median
Education	£1,192	£1,278
Adult social care	£918	£662
Children's social care	£398	£372
Housing (not council homes)	£188	£273
Environment and regulation	£165	£169
Roads and transport	£162	£102
Running the council	£85	£96
Parks, leisure, libraries and culture	£70	£86
Planning and development	£16	£48

- Staff costs are not published by service for Ceredigion, so its split between its own staff and everything else cannot be shown.

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

- Welsh Government, Composition of average band D council tax by billing authority (StatsWales), published 24 March 2026. Open Government Licence v3.0.
- Welsh Government, Local authority revenue outturn expenditure and financing (StatsWales), published 21 October 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 Ceredigion and everything else about Ceredigion.

Common questions

- **What does council tax pay for in Ceredigion?** A Band D bill of £2,419.45 is split between Ceredigion, Dyfed Powys Police, Community and town councils (average for the area). In proportion to spending, the largest line is education, £737.38.
- **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 Ceredigion

Your area · Last updated 13 November 2026 · https://whereyourmoneygoes.co.uk/parking/ceredigion/

In 2025–26 Ceredigion took **£1.9m** in parking income and spent £0.8m, a **surplus of £1.2m** against £1.0m in 2024–25 (+18%), the 5th largest of 22 councils in Wales. Figures are from the council's own return to the Welsh Government.

Key figures

£1.17m
Parking surplus
+£0.17m (+17.6%) vs 2024–25
2025–26

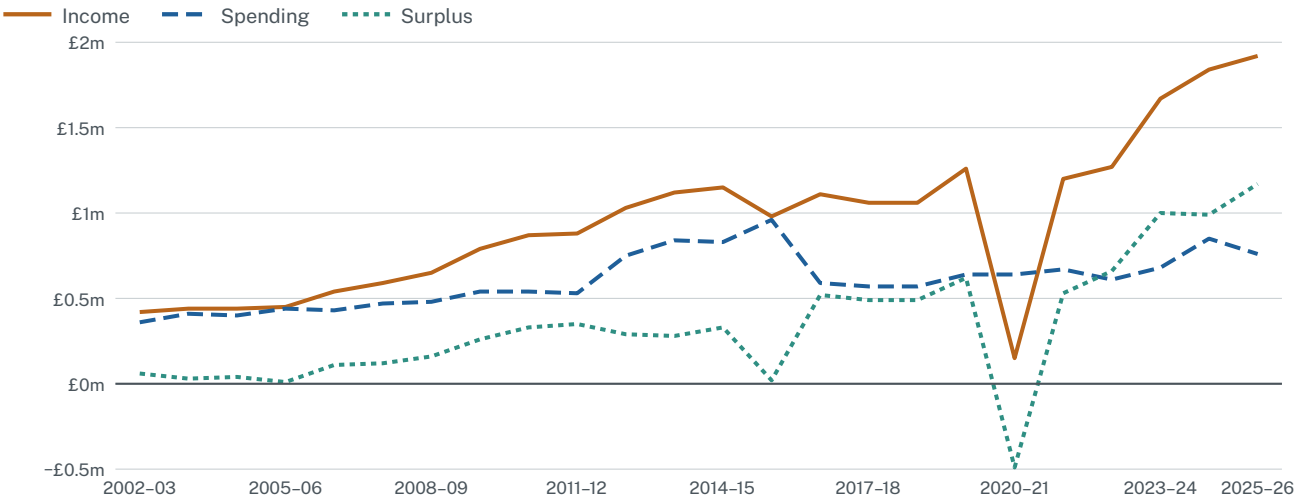
£1.92m
Parking income
+£0.08m (+4.3%) vs 2024–25
2025–26

£0.76m
Spending on parking
−£0.09m (−11.1%) vs 2024–25
2025–26

5 of 22
Rank in Wales, largest surplus first
2025–26

How much has Ceredigion made from parking each year?

Ceredigion: parking income, spending and surplus, £ million



Ceredigion: parking income, spending and surplus, £ million. Income: £0.42m in 2002–03, £1.92m in 2025–26. Spending: £0.36m in 2002–03, £0.76m in 2025–26. Surplus: £0.06m in 2002–03, £1.17m in 2025–26.

Wales reports parking as a single line, so there is no on-street and car park split.

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

What can Ceredigion 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

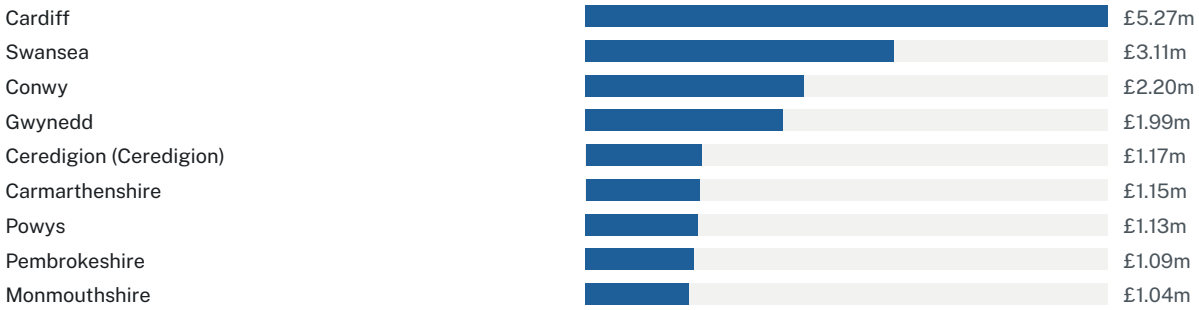
Council car park (off-street) tariffs

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 Ceredigion compare with other councils?

Ceredigion among the Wales 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 https://www.gov.wales/council-tax-levels	Welsh Government	the 2026–27 financial year	Open Government Licence v3.0	Ceredigion: your area; Council tax in Ceredigion; Where your council tax goes in Ceredigion
Roads and transport revenue outturn expenditure by authority and service https://stats.gov.wales/	Welsh Government (StatsWales)	the 2025–26 financial year	Open Government Licence v3.0	Ceredigion: your area; Parking income in Ceredigion
Local authority revenue outturn expenditure and financing (StatsWales) https://api.stats.gov.wales/v1/b483d2c5-e60e-4dfb-b03a-49df9e1931a0/download/csv	Welsh Government	21 October 2026	Open Government Licence v3.0	Where your council tax goes in Ceredigion
legislation.gov.uk and official guidance, provision by provision https://www.legislation.gov.uk/	legislation.gov.uk	22 September 2026	Open Government Licence v3.0 (legislation.gov.uk)	Parking income in Ceredigion

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