Cherwell 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.

Cherwell: your area

£2,583
Band D council tax, 2026-27
+£119 (+4.8%) vs 2025-26
As of 6 April 2026

51.5%
Household waste recycled, 2024-25

5%
A roads where maintenance should be considered, 2024-25 (county)

Council tax in Cherwell

£2,583
Band D a year, 2026-27
+£119 (+4.8%) vs 2025-26
As of 6 April 2026

£1,722
Band A, the lowest
As of 6 April 2026

+£172
Band D against the England average of £2,411
Above average
As of 6 April 2026

Where your council tax goes in Cherwell

£2,582.96
Band D bill, 2026-27
As of 6 April 2026

£163.50
Goes to Cherwell itself (6%)
As of 6 April 2026

£752.32
Largest line: adult social care
As of 28 September 2026

Cherwell: your area

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

Cherwell sets a Band D council tax of **£2,583** for 2026-27, 47 of 296 councils in England from the highest. Police: Thames Valley. Fire and rescue: Oxfordshire. Health: NHS Buckinghamshire, Oxfordshire and Berkshire West 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

£2,583
Band D council tax, 2026-27
+£119 (+4.8%) vs 2025-26
As of 6 April 2026

51.5%
Household waste recycled, 2024-25

5%
A roads where maintenance should be considered, 2024-25 (county)

159%
Reserves as a share of spending, 2025-26

What is the council tax in Cherwell?

Band D is **£2,583** a year for 2026-27, and Band A, the lowest, **£1,722**. That is £172 above the England average of £2,411, 47 of 296 in England from the highest.

Of a Band D bill, **£164** goes to Cherwell.

Every band, who gets the money and how Cherwell compares

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

How does the council compare?

- Council tax rise this year 4.8% Lower than the England figure of 4.9%
- Council tax per head £910 Higher than the England figure of £796
- Ombudsman uphold rate 50% (1 of 2) Lower than the England figure of 86%
- Reserves as a share of net spending 159% Higher than the England figure of 50%
- Borrowing per home £2,124 Lower than the England figure of £3,474
- Accounts, 2025-26 Unsigned 4% of bodies had an opinion delivered by the backstop date
- Ofsted, children's services (county) Good 73% of English councils are good or outstanding
- CQC, adult social care (county) Good 63% of assessed councils are good or outstanding
- A roads needing maintenance considered (county) 5% The same as the England figure of 5%
- Recycling rate 51.5% Higher than the England figure of 42.0%
- Major planning decisions on time 82.3% 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 Cherwell

Measure	Figure	Period
A roads where maintenance should be considered (Oxfordshire County Council)	5%	2024-25
B and C roads where maintenance should be considered	9%	2024-25
Unclassified roads where maintenance should be considered	20%	2024-25
Household waste reused, recycled or composted	51.5%	2024-25
Major planning decisions made on time	82.3%	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 Cherwell

Authority	Year	Income	Surplus
Oxfordshire CC (county)	2025-26	£12.3m	£1.1m

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 **64.6 crimes per 1,000 residents** in Cherwell, excluding anti-social behaviour, against 82.5 across England.

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

Your police precept

A Band D home in Cherwell pays **£298.28** police precept in 2026-27. It funds **Thames Valley**, which has £658m 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 Cherwell are not what its precept bought.

Thames Valley: funding, precept and results for the whole force

Who runs police, fire, health and ambulances here?

The bodies that serve Cherwell, and their latest money

Service	Body	Latest	Per resident
Police	Thames Valley	£658m (2026-27)	£247
Fire and rescue	Oxfordshire Fire and Rescue Service	£34m (2025-26)	£44.53
Ambulance	South Central Ambulance Service NHS Foundation Trust	£382m (2024-25)	£83.72
NHS	NHS Thames Valley Integrated Care Board	£6.4bn (2028-29)	£2,716
Roads	Oxfordshire County Council	£34m (2025-26)	£43.91
Schools	Oxfordshire	£575m (2026-27)	£746
Council spending	Cherwell	£35m (2025-26)	£205
Social care	Oxfordshire	£541m (2024-25)	£707
Housing	Cherwell	£8m (2025-26)	£47.99
Waste and recycling	Cherwell	not published	—

Each body serves a wider area than Cherwell, 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 Cherwell: 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 Cherwell look against other councils?

See Cherwell 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 Cherwell?** Band D is £2,583 a year for 2026-27. Every band.
- **Which police force covers Cherwell?** Thames Valley police force area. Fire and rescue: Oxfordshire.

Council tax in Cherwell

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

Council tax in **Cherwell** for 2026-27 is **£2,583 a year for a Band D home**, £1,722 for Band A and £5,166 for the top band. That is £172 above the England average of £2,411. It ranks 47 of 296 billing areas in England. Figures are the council's own set rates.

Key figures

£2,583
Band D a year, 2026-27
+£119 (+4.8%) vs 2025-26
As of 6 April 2026

£1,722
Band A, the lowest
As of 6 April 2026

+£172
Band D against the England average of £2,411
Above average
As of 6 April 2026

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

What is the bill for each band?

Council tax by band in Cherwell, bands A to H

Band	A year	A month
Band A	£1,721.97	£143.50
Band B	£2,008.97	£167.41
Band C	£2,295.96	£191.33
Band D	£2,582.96	£215.25
Band E	£3,156.95	£263.08
Band F	£3,730.94	£310.91
Band G	£4,304.93	£358.74
Band H	£5,165.92	£430.49

Who gets the money?

Band D bill in Cherwell by receiving body

Who receives it	Band D	Share
Cherwell	£164	6%
Other precepting bodies	£2,419	94%

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 **£172 above** the England average, 47 of 296 councils from the highest.

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



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

How does Cherwell compare? The report card

Official figures on complaints, finances, audit, pay and services for Cherwell, 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 4.8% Lower than the England figure of 4.9%
- Council tax per head £910 Higher than the England figure of £796
- Ombudsman uphold rate 50% (1 of 2) Lower than the England figure of 86%
- Reserves as a share of net spending 159% Higher than the England figure of 50%
- Borrowing per home £2,124 Lower than the England figure of £3,474
- Accounts, 2025-26 Unsigned 4% of bodies had an opinion delivered by the backstop date
- Ofsted, children's services (county) Good 73% of English councils are good or outstanding
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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: Cherwell, 2025-26

Measure	Cherwell	For comparison
Complaints and enquiries received	22	—
Complaints and enquiries decided	15	10 in 2024-25
Detailed investigations	2	—
Upheld	1	—
Uphold rate	50%	86% for every body the Ombudsman covers; 74% for similar councils
Upheld cases where the council had already offered a satisfactory remedy	100%	13% for every body the Ombudsman covers
Ombudsman's recommendations the council complied with	—	99.9% for every body the Ombudsman covers
Uphold rate in 2024-25	33%	—

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: Cherwell

Measure	Cherwell	For comparison
Net revenue spending, 2025-26	£28.0m	—
Reserves at the end of 2025-26	£44.5m	—
Reserves as a share of net spending	159%	50% for England; 138% in 2024-25
Outstanding borrowing at 30 June 2026	£154.0m	—
Borrowing per home on the valuation list	£2,124	£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.

What have the auditors said?

Audit of the accounts: Cherwell

Accounts year	Status recorded by PSAA	Opinion signed
2025-26	Unsigned	Not yet
2024-25	Delivered by backstop	29 January 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 Cherwell 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: Cherwell

Measure	Cherwell	For comparison
Children's services, Ofsted overall effectiveness	Good (Oxfordshire County Council)	9 April 2024. 73% of English councils judged good or outstanding
Adult social care, CQC assessment	Good (Oxfordshire County Council)	5 September 2025. 63% of assessed councils rated good or outstanding
A roads where maintenance should be considered, 2024-25	5% (Oxfordshire County Council)	5% in England
B and C roads where maintenance should be considered, 2024-25	9% (Oxfordshire County Council)	7% in England
Unclassified roads where maintenance should be considered, 2024-25	20% (Oxfordshire County Council)	17% in England
Household waste sent for reuse, recycling or composting, 2024-25	51.5%	42.0% for England
Major planning decisions on time, 24 months to end of june 2026	82.3%	91.0% for England
Non-major planning decisions on time, 24 months to end of June 2026	81.7%	90.7% for England

Oxfordshire County Council runs children's services, adult social care and most roads here, so those rows are the county council's. 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 about the county council, Oxfordshire County Council?

Oxfordshire County Council sets its own share of the council tax bill here and runs social care, children's services, most roads and waste disposal. Its own figures:

Oxfordshire County Council: its own figures

Measure	Oxfordshire County Council	Detail
Ombudsman uphold rate	80%	92 complaints decided, 2025-26
Reserves as a share of net spending	49%	2025-26
Outstanding borrowing	£260.9m	at 30 June 2026
Accounts, 2025-26	Unsigned	Not yet signed

Official events for Oxfordshire County Council:

1. 5 December 2022 Ombudsman Ombudsman report: upheld, special educational needs Local Government and Social Care Ombudsman public interest report, case 21-009-723. Local Government and Social Care Ombudsman

Source: Local Government and Social Care Ombudsman, Annual review of local government complaints, 2025-26; 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; Public Sector Audit Appointments, Monthly audit opinion data, 2025-26.

What has happened recently?

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

1. 7 May 2026 Election Local election: 18 seats won Liberal Democrats 8, Reform UK 6, Conservative and Unionist Party 2, Green Party 1, Labour and Co-operative Party 1 Democracy Club
2. 1 April 2026 Council tax Council tax for 2026-27: Band D £2,583, up 4.8% on the year before Ministry of Housing, Communities and Local Government
3. 2 May 2024 Election Local election: 16 seats won Liberal Democrats 8, Conservative and Unionist Party 2, Labour and Co-operative Party 2, Labour Party 2, Green Party 1, Independent 1 Democracy Club
4. 4 May 2023 Election Local election: 16 seats won Liberal Democrats 5, Labour Party 4, Conservative and Unionist Party 3, Green Party 2, Independent 1, Labour and Co-operative Party 1 Democracy Club
5. 5 May 2022 Election Local election: 17 seats won Conservative and Unionist Party 6, Liberal Democrats 5, Labour Party 3, Green Party 1, Independent 1, Labour and Co-operative Party 1 Democracy Club

Does the council think something here is wrong?

If you represent Cherwell 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 **12.0%** of the money Cherwell had to spend in 2025-26. The rest came from government grants (33.5%), business rates (18.2%) and fees, charges and other income (36.3%). 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 Cherwell: parking, roads, your MP and local services, and Cherwell on the council map.

Common questions

- **How much is council tax in Cherwell?** Band D is £2,583 a year for 2026-27. Band A is £1,722 and the top band £5,166.
- **Is council tax in Cherwell higher than average?** Yes. Band D here is £172 above the England average of £2,411.

Where your council tax goes in Cherwell

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

A Band D council tax bill in **Cherwell** is **£2,582.96** for 2026-27, split between Cherwell £163.50, Oxfordshire County Council £1,968.55, Oxfordshire County Council: adult social care precept, this year's increase £38.23, Thames Valley Police and Crime Commissioner and Chief Constable £298.28, Parish and town councils (average for the area) £114.40. Shared out in proportion to what each body spends, the largest single line is adult social care at Oxfordshire County Council: **£752.32** of the bill. Council tax pays for 12% of the council's own spending; the rest is government grant, business rates and fees.

Key figures

£2,582.96
Band D bill, 2026-27
As of 6 April 2026

£163.50
Goes to Cherwell itself (6%)
As of 6 April 2026

£752.32
Largest line: adult social care
As of 28 September 2026

12.0%
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 Cherwell and Oxfordshire County Council 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.

Cherwell, 2025-26

Line	Net spending	Per resident	Similar councils, per resident	Per mile of road	Change
Parks and open spaces (including play areas)	£1.0m	£5.86	£13	—	down 9.7% on 2024-25
Street cleaning	£1.6m	£9.34	£13	—	down 12.7% on 2024-25
Road and bridge maintenance	£5k	£0.03	£0.70	—	down 16.7% on 2024-25
Environmental, safety and routine maintenance	£5k	£0.03	£0.68	—	down 16.7% on 2024-25

Oxfordshire County Council, 2025-26

Line	Net spending	Per resident	Similar councils, per resident	Per mile of road	Change
Parks and open spaces (including play areas)	£3.1m	£4.02	£2.33	—	up 5.1% on 2024-25
Road and bridge maintenance	£26.1m	£34	£22	£8,977 (similar: £5,441)	down 1.1% on 2024-25
Environmental, safety and routine maintenance	£15.2m	£20	£17	£5,241 (similar: £4,193)	up 20.8% on 2024-25
Structural maintenance (resurfacing, bridges)	£10.9m	£14	£3.54	£3,735 (similar: £894)	down 21.2% on 2024-25
Winter service (gritting)	£3.0m	£3.92	£4.67	£1,038 (similar: £985)	down 5.1% on 2024-25
Street lighting (including energy)	£4.7m	£6.06	£6.40	£1,605 (similar: £1,408)	up 34.7% 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

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

Service	Per resident	Median
Environment and regulation	£57	£56
Running the council	£49	£41
Housing (not council homes)	£48	£24
Parks, leisure, libraries and culture	£28	£23
Planning and development	£23	£22
Roads and transport	£0.11	£-4.53

- Cherwell spent **57.4%** of its gross service spending on its own staff in 2025-26 (median for district councils in England: 39.3%); the rest went on suppliers, contractors, grants, benefits and other running costs.

Oxfordshire County Council: net spending per resident by service, 2025-26, against the median for county councils

Service	Per resident	Median
Education	£656	£736
Adult social care	£411	£457
Children's social care	£238	£242
Roads and transport	£75	£65
Public health	£53	£52
Environment and regulation	£47	£58
Fire and rescue	£45	£48
Running the council	£23	£21
Parks, leisure, libraries and culture	£19	£16
Housing (not council homes)	£4.65	£2.98
Planning and development	£4.10	£5.56

- Oxfordshire County Council spent **24.2%** of its gross service spending on its own staff in 2025-26 (median for county councils: 28.8%); 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 Cherwell and everything else about Cherwell.

Common questions

- **What does council tax pay for in Cherwell?** A Band D bill of £2,582.96 is split between Cherwell, Oxfordshire County Council, Oxfordshire County Council: adult social care precept, this year's increase, Thames Valley Police and Crime Commissioner and Chief Constable, Parish and town councils (average for the area). In proportion to spending, the largest line is adult social care, £752.32.
- **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.

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	Cherwell: your area; Council tax in Cherwell; Where your council tax goes in Cherwell
https://www.gov.uk/government/collections/council-tax-statistics				
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 Cherwell
https://assets.publishing.service.gov.uk/media/6ab26ffffe72ed1e2b02ee74/Revenue_Outturn_time_series_data_v4.csv				

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