

# Capitalnews

Your Council Tax Newsletter 2026

## Council Tax 2026/27

### Details of Capital and Revenue Expenditure on Services

The Council's Budget comprises two main areas - Revenue (day-to-day spending) and Capital (investment in infrastructure).

The 2026/27 Revenue Budget has been set in the context of ongoing price and demand pressure. More people, often with more complex needs, are accessing Council services. Also, although at lower levels than in recent years, inflation continues to drive up costs.

As a result, it is estimated that the cost of delivering services will increase by £56.2m for 2026/27. Despite a better than anticipated funding settlement from Welsh Government (+4.2%), this cost increase will not be fully covered by additional funding, leaving a £22.7m gap to be addressed. As in previous years, most of the gap has been bridged through savings (£14.8m).

The remainder has been met through a 3.9% Council Tax increase which generates net additional income of £7.9m. The increase will enable some of the Council's key services to be protected. Those eligible, will receive support through the Council Tax Reduction Scheme.

The Council has continued to prioritise efficiency savings – in other words savings which deliver the same (or more) for less cost, with no impact on the resident / customer. Directorate efficiency savings totalling £14.8m are included within the 2026/27 Budget.

The 2026/27 budget does not include any savings that reduce service levels. The budget, and the spending priorities that it reflects are consistent with the findings of the Council's citywide budget consultation which generated over 1,900 responses. The Budget continues to provide support for the Stronger, Fairer, Greener priorities for the city and takes account of consultation feedback, which identified citizen's top three funding priorities as 1) Schools & Education, 2) Vulnerable Children and Families and 3) Vulnerable Adults and Older People. Investment in these areas features prominently in both the Revenue Budget and Capital Programme.

The Council's 2026/27 Revenue Budget includes £14.1m (+4.2%) additional funding for Schools, net additional funding of £17.5m (+6.2%) for Social Services to support vulnerable children and adults, and a net additional budget of £4.1m

(6.5%) for Central Education Services. There is also £4.5m one-off investment in priority areas. This includes funding for highway repair, street cleansing, neighbourhood regeneration, a range of child friendly initiatives, and grants to invest in local sports clubs.

The Council's Capital Programme for 2026/27 reaffirms its commitment to significant investment in the city's future. This includes investment in affordable housing, school buildings, transport infrastructure and roads, improving air quality, tackling coastal erosion, core office replacement and economic development initiatives such as the new Arena.

The Council's Medium Term Financial Plan highlights that over the four years following 2026/27, the Council will face a further budget gap of £167m, due to financial pressures outstripping anticipated funding, with £44m needing to be addressed in 2027/28. In working to address this gap, the Council will continue to seek improvements in the way it delivers services and, through ongoing engagement with citizens, communities and other stakeholders, will carefully consider its priorities for future service delivery.



## How your Bill is Calculated

The total you pay=		A	B	C	D	E	F	G	H	I
		£	£	£	£	£	£	£	£	£
+1. Cardiff Council Tax	1. Cardiff Council	1,069.15	1,247.34	1,425.53	1,603.72	1,960.10	2,316.48	2,672.87	3,207.44	3,742.01
	2. Police and Crime Commissioner for South Wales	270.09	315.11	360.12	405.14	495.17	585.20	675.23	810.28	945.33
+2. Police and Crime Commissioner for South Wales	3. Community Councils									
	Lisvane	17.39	20.28	23.18	26.08	31.88	37.67	43.47	52.16	60.85
	Pentyrch	38.57	45.00	51.43	57.86	70.72	83.58	96.43	115.72	135.01
	Radyr & Morganstown	31.59	36.86	42.12	47.39	57.92	68.45	78.98	94.78	110.58
+3. Community Council Tax	St Fagans	18.89	22.03	25.18	28.33	34.63	40.92	47.22	56.66	66.10
	Old St Mellons	14.67	17.11	19.56	22.00	26.89	31.78	36.67	44.00	51.33
	Tongwynlais	28.07	32.75	37.43	42.11	51.47	60.83	70.18	84.22	98.26

## What You Will Pay

	A	B	C	D	E	F	G	H	I
	£	£	£	£	£	£	£	£	£
Lisvane	1,356.63	1,582.73	1,808.83	2,034.94	2,487.15	2,939.35	3,391.57	4,069.88	4,748.19
Pentyrch	1,377.81	1,607.45	1,837.08	2,066.72	2,525.99	2,985.26	3,444.53	4,133.44	4,822.35
Radyr & Morganstown	1,370.83	1,599.31	1,827.77	2,056.25	2,513.19	2,970.13	3,427.08	4,112.50	4,797.92
St Fagans	1,358.13	1,584.48	1,810.83	2,037.19	2,489.90	2,942.60	3,395.32	4,074.38	4,753.44
Old St Mellons	1,353.91	1,579.56	1,805.21	2,030.86	2,482.16	2,933.46	3,384.77	4,061.72	4,738.67
Tongwynlais	1,367.31	1,595.20	1,823.08	2,050.97	2,506.74	2,962.51	3,418.28	4,101.94	4,785.60
Other Areas	1,339.24	1,562.45	1,785.65	2,008.86	2,455.27	2,901.68	3,348.10	4,017.72	4,687.34

SINGLE ADULT HOUSEHOLDS CAN CLAIM A 25% REDUCTION

## Council Tax bands

Council tax is based on the open market value of domestic dwellings at 1 April 2003. Property values for this purpose are determined by the Valuation Agency. Based on the Agency's valuation of a given dwelling, it is placed into one of nine valuation bands A-I which determine the council tax payable in respect of the property.

Valuation band	Range of values as at 1 April 2003	Council Tax payable as % age of band D charge
A	Not exceeding £44,000	6/9
B	£44,001 - £65,000	7/9
C	£65,001 - £91,000	8/9
D	£91,001 - £123,000	9/9
E	£123,001 - £162,000	11/9
F	£162,001 - £223,000	13/9
G	£223,001 - £324,000	15/9
H	£324,001 - £424,000	18/9
I	Values exceeding £424,000	21/9

For more information on your banding or to appeal against it, please contact the Valuation Office Agency using [www.gov.uk/contact-voa](http://www.gov.uk/contact-voa) or call **03000 505505**

## Community Council Precepts

2025/26 £		2026/27 £
84,500	Lisvane	88,500
199,775	Pentyrch	228,258
181,806	Radyr & Morganstown	203,623
55,500	St Fagans	58,500
59,224	Old St Mellons	60,368
31,350	Tongwynlais	34,485

## Standard Spending Assessment

	£m
The Welsh Government's Standard Spending Assessment for the Council is:	1,008.9
The Actual Budget approved by the Council is:	967.5

### Changes in Financial Reserves

	Estimated Balance 31.3.2026	Proposed Movements 2026/27	Estimated Balance 31.3.2027
	£000	£000	£000
General Revenue Reserve	14,255	0	14,255
Earmarked Reserves	128,692	(23,290)	105,402
HRA General Reserve	7,502	0	7,502
HRA Reserves	16,192	(1,133)	15,059
	<b>166,641</b>	<b>(24,423)</b>	<b>142,218</b>

### Capital Expenditure and Financing 2026/27

<b>Expenditure:</b>		<b>£000</b>
General Fund		269,155
Public Housing		182,890
<b>TOTAL EXPENDITURE</b>		<b>452,045</b>
<b>Financed by:</b>		<b>£000</b>
Borrowing		(259,228)
Capital Receipts		(2,600)
Grants, Contributions & Major Repairs Allowance		(183,170)
Other Council Resources		(7,047)
<b>TOTAL FINANCING</b>		<b>(452,045)</b>

### Revenue Expenditure 2025/26

Directorate Analysis	Gross Expenditure £000	Income £000	Net Expenditure £000
Corporate Management	15,431	(1,097)	14,334
Development and Growth	61,325	(69,656)	(8,331)
Education	487,751	(94,352)	393,399
Front Line Services	106,583	(43,138)	63,445
Governance and Legal Services	9,432	(1,676)	7,756
Housing and Communities	224,516	(173,971)	50,545
Housing Revenue Account	124,191	(124,191)	0
Resources	18,484	(8,375)	10,109
Social Services- Adults'	219,200	(43,333)	175,867
Social Services -Children's	138,152	(32,558)	105,594
Strategic Planning & Transformation	28,689	(17,041)	11,648
Cardiff Harbour Authority	7,536	(7,536)	0
Capital Financing	51,097	(8,193)	42,904
Summary Revenue Account	22,115	(1,298)	20,817
<b>Total Directorate Expenditure</b>	<b>1,514,502</b>	<b>(626,415)</b>	<b>888,087</b>
Levies	26,456	0	26,456
Discretionary Rate Relief	400	0	400
Contributions from Reserves	0	(3,000)	(3,000)
<b>Total Council Expenditure</b>	<b>1,541,358</b>	<b>(629,415)</b>	<b>911,943</b>
Revenue Support Grant			(537,486)
Non Domestic Rates			(137,400)
<b>Council Tax</b>			<b>237,057</b>
<b>Total expenditure includes levies by</b>	<b>£000</b>		
South Wales Fire & Rescue Service	24,914		
Cardiff Port Health Authority	163		
Newport Port Health Authority	6		
Natural Resources Wales	173		
Coroner	1,200		
	<b>26,456</b>		

### Revenue Expenditure 2026/27

Directorate Analysis	Gross Expenditure £000	Income £000	Net Expenditure £000
Corporate Management	12,132	(302)	11,830
Development and Growth	61,829	(68,642)	(6,813)
Education	526,827	(108,989)	417,838
Front Line Services	116,141	(49,494)	66,647
Governance and Legal Services	9,317	(1,258)	8,059
Housing and Communities	228,872	(175,042)	53,830
Housing Revenue Account	129,996	(129,996)	0
Resources	19,053	(8,421)	10,632
Social Services- Adults'	238,150	(53,282)	184,868
Social Services -Children's	149,199	(35,810)	113,389
Strategic Planning & Transformation	32,315	(20,973)	11,342
Cardiff Harbour Authority	7,776	(7,776)	0
Capital Financing	56,742	(10,577)	46,165
Summary Revenue Account	22,317	(653)	21,664
<b>Total Directorate Expenditure</b>	<b>1,610,666</b>	<b>(671,215)</b>	<b>939,451</b>
Levies	27,408	0	27,408
Discretionary Rate Relief	400	0	400
Contributions from Reserves	0	0	0
<b>Total Council Expenditure</b>	<b>1,638,474</b>	<b>(671,215)</b>	<b>967,259</b>
Revenue Support Grant			(584,882)
Non Domestic Rates			(132,116)
<b>Council Tax</b>			<b>250,261</b>
<b>Total expenditure includes levies by</b>	<b>£000</b>		
South Wales Fire & Rescue Service	25,514		
Cardiff Port Health Authority	166		
Newport Port Health Authority	6		
Natural Resources Wales	179		
Coroner	1,543		
	<b>27,408</b>		