# About your Council Tax

Medway Council, Kent Police and Crime Commissioner and Kent Fire and Rescue Service together deliver most of the local services in your area. If you live in an area with a parish council, they too provide some local services.

This booklet provides information from each of these authorities.

The Council Tax you pay, is collected by Medway Council on behalf of all the above authorities. The total amount is then divided between them.

Medway's Council Tax is the lowest in Kent.

# How much will I have to pay

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **House banding** | **A - up to £40,000** | **B - £40,001 To £52,000** | **C - £52,001 to £68,000** | **D - £68,001 to £88,000** | **E - £88,001 to £120,000** | **F - £120,000 to 160,000** | **G - £160,001 to £320,000** | **H - £320,001 and above** |
| Total for Medway residents | 1,471.55 | 1,716.82 | 1,962.07 | 2,207.33 | 2,697.84 | 3,188.37 | 3,678.88 | 4,414.66 |
| Medway Council | 1,228.21 | 1,432.92 | 1,637.62 | 1,842.32 | 2,251.72 | 2,661.13 | 3,070.53 | 3,684.64 |
| Kent Police and Crime Commissioner | 180.10 | 210.12 | 240.13 | 270.15 | 330.18 | 390.22 | 450.25 | 540.30 |
| Kent Fire and Rescue Service | 63.24 | 73.78 | 84.32 | 94.86 | 115.94 | 137.02 | 158.10 | 189.72 |

If you live in one of the following parishes, you have to pay additional parish precepts on top of your normal Council Tax rate:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **House banding** | **A - up to £40,000** | **B - £40,001 To £52,000** | **C - £52,001 to £68,000** | **D - £68,001 to £88,000** | **E - £88,001 to £120,000** | **F - £120,000 to 160,000** | **G - £160,001 to £320,000** | **H - £320,001 and above** |
| Allhallows | 1,591.82 | 1,857.14 | 2,122.43 | 2,387.74 | 2,918.34 | 3,448.96 | 3,979.56 | 4,775.48 |
| Cliffe and Cliffe Woods | 1,500.66 | 1,750.79 | 2,000.89 | 2,251.00 | 2,751.21 | 3,251.45 | 3,751.66 | 4,502.00 |
| Cooling | 1,502.58 | 1,753.03 | 2,003.45 | 2,253.88 | 2,754.73 | 3,255.61 | 3,756.46 | 4,507.76 |
| Cuxton | 1,513.24 | 1,765.45 | 2,017.65 | 2,269.86 | 2,774.27 | 3,278.69 | 3,783.10 | 4,539.72 |
| Frindsbury Extra | 1,495.60 | 1,744.87 | 1,994.13 | 2,243.40 | 2,741.93 | 3,240.47 | 3,739.00 | 4,486.80 |
| Halling | 1,496.66 | 1,746.11 | 1,995.55 | 2,244.99 | 2,743.87 | 3,242.77 | 3,741.65 | 4,489.98 |
| High Halstow | 1,530.68 | 1,785.80 | 2,040.91 | 2,296.02 | 2,806.24 | 3,316.48 | 3,826.70 | 4,592.04 |
| Hoo St. Werburgh | 1,495.64 | 1,744.92 | 1,994.19 | 2,243.46 | 2,742.00 | 3,240.56 | 3,739.10 | 4,486.92 |
| St James. Isle Of Grain | 1,576.72 | 1,839.52 | 2,102.30 | 2,365.09 | 2,890.66 | 3,416.25 | 3,941.81 | 4,730.18 |
| St. Mary Hoo | 1,578.49 | 1,841.58 | 2,104.66 | 2,367.74 | 2,893.90 | 3,420.07 | 3,946.23 | 4,735.48 |
| Stoke | 1,536.33 | 1,792.40 | 2,048.44 | 2,304.50 | 2,816.60 | 3,328.73 | 3,840.83 | 4,609.00 |

# Where the funding will come from

In 2025 to 2026 funding will come from:

* retained business rate and baseline need funding: £76,806,469
* specific government grants: £230,883,617
* fees, charges and other income: £125,382,443
* Council Tax: £170,516,040
* Use of reserves: £50,000
* Exceptional Financial Support: £18,184,431

Total: £621,823,000

# What does the council spend money on?

We mostly spend our money on education, schools and children's social services. This is like most other councils that have a responsibility for education.

The next area that has a large amount spent on it is housing, followed by other services for the community such as care for older people. The cost of older people's services is increasing because people are living longer.

|  |  |  |
| --- | --- | --- |
| **Services 2025 to 2026** | **Budget 2025 to 2026** | **Cost per day** |
| Services for children | £201.096 million | £551,000 |
| Housing (including benefit payments) | £88.750 million | £243,000 |
| Adult social services | £154.682 million | £424,000 |
| Services for the environment | £64.688 million | £177,000 |
| Leisure and cultural services | £25.689 million | £70,000 |
| Public Health | £21.599 million | £59,000 |
| Other services | £65.318 million | £179,000 |
| Budget 2025 to 2026 | £621.823 million | £1,704,000 |

## Key council services

* adult social services
* children and families, including education
* Council Tax reduction scheme and housing benefit
* community safety
* economic development
* environmental services and licensing
* highways and public transport
* housing and health improvement
* leisure services
* libraries
* planning services
* street cleaning and parking
* trading standards
* waste collection and recycling
* waste disposal
* youth services.

As well as providing everyday services, the council will be investing £329 million over the next 3 years in long-term projects. These projects will include:

* delivering housing including the purchase of 150 homes to provide temporary accommodation to homeless households,
* creating new school places, and maintaining and improving schools and children’s centres
* improving roads
* investing in cultural and leisure facilities
* enhance our town centres including delivering a new Healthy Living Centre in Chatham.

The money for these schemes comes from a number of sources, including borrowing, government grants and selling surplus assets.

The council spends £622 million a year providing services to Medway residents. The table below illustrates how spending is paid for, comparing figures to 2024 to 2025.

|  |  |  |
| --- | --- | --- |
|  | **2024 to 2025** | **2025 to 2026** |
| Gross revenue spending on council services | £578.366million | £621.823million |
| Less: gross income | £139.797million | £125.382million |
| Budget requirement | £438.569million | £496.441million |
| Less: government grant and business rates share | £280.107million | £325.925million |
| Council Tax requirement | £158.462million | £170.516million |
| Plus: Parish precepts | £691,000 | £741,000 |
| Council Tax requirement including parishes | £159.153million | £171.257million |

# Changes in cost of services

The council plans to spend £622 million to provide services to residents, the table below shows how this is spent, comparing figures with 2024 to 2025.

|  |  |  |
| --- | --- | --- |
| **Services** | **Budget 2024 to 2025** | **Budget 2025 to 2026** |
| Services for children | £190.146 million | £201.096 million |
| Housing (including benefit payments) | £85.857 million | £88.750 million |
| Adult social services | £142.269 million | £154.682 million |
| Services for the environment | £59.264 million | £64.688 million |
| Leisure and cultural services | £21.199 million | £25.689 million |
| Public Health | £19.037 million | £21.599 million |
| Other services | £60.593 million | £65.318 million |
| Total spending | £578.366 million | £621.823 million |
| Less: Income from charges, government grants, etc | £419.904 million | £451.307 million |
| Council Tax requirement | £158.462 million | £170.516 million |

# How is my Council Tax worked out?

Each residential property is put into a valuation band. There are eight bands altogether according to the estimated market value, as at 1 April 1991.

The council divides the amount of money it needs to raise by the number of properties in Medway. This gives the amount each household pays. For example, in 2025 to 2026 people with a property in Band D will pay £1,842.32. (This is for council services only and doesn’t include the amount that is added on for police and fire services and charges by parishes). Charges for the remaining bands are a proportion of the Band D charge.

|  |  |  |
| --- | --- | --- |
| **Property value range** | **Band B** | **Proportion of Band D chargeable** |
| Up to £40,000 | A | 6/9 |
| £40,001 to £52,000 | B | 7/9 |
| £52,001 to £68,000 | C | 8/9 |
| £68,001 to £88,000 | D | 9/9 |
| £88,001 to £120,000 | E | 11/9 |
| £120,001 to £160,000 | F | 13/9 |
| £160,001 to £320,000 | G | 15/9 |
| £320,001 and above | H | 18/9 |

# What can I do if I'm unhappy about the band my property is in?

The Valuation Office Agency (VOA) values domestic properties for Council Tax. This valuation is used to set your Council Tax band. You might need to contact the VOA if you think your Council Tax band is wrong. You can find out more about when you can challenge your band and what you need to do on [GOV.UK](http://gov.uk/challenge-council-tax-band). If you challenge your band, you must continue to pay Council Tax at your current band until your appeal is decided.

You can contact the VOA on [GOV.UK](http://gov.uk/contact-voa). If you are unable to use the online service you can also call on 03000 501 501.

# While my band is being reviewed, do I have to pay Council Tax?

Yes. If your appeal is successful you will be refunded any overpaid Council Tax.

# Can I get help paying my Council Tax?

If you have a low income or are unemployed, you may be able to claim Council Tax reduction.

[Make a Council Tax reduction claim](https://www.medway.gov.uk/info/200131/council_tax_and_benefits/410/claim_housing_benefit_or_council_tax_reduction/2)

If you are suffering financial hardship, you can also apply for Council Tax discretionary relief.

[Get help with your Council Tax](https://www.medway.gov.uk/counciltax)

# While my Council Tax reduction claim is being dealt with, do I have to pay Council Tax?

Yes. If your claim is successful, you will be refunded any overpaid Council Tax.

# I live alone. Do I still have to pay the full Council Tax?

No. Single adult households can claim a discount of 25%.

# Are there any other discounts available?

In some cases, a discount can be claimed by a household with two or more adults. For example, if they include full-time adult students, trainees, apprentices, 18/19 year olds at school, those receiving or providing care, severely mentally impaired, long-term hospital patients, certain categories of prisoners, members of visiting forces, certain international bodies and closed religious orders. If your property has space for someone to use a wheelchair or facilities for use by a disabled person, such as an extra bathroom, you may also be entitled to a reduction.

There are also reductions available for:

* people living in annexes - provided they are related to the person liable to pay the Council Tax of the main dwelling.
* annexes that are not separately occupied but used with the main property as part of the same residence.

# Are there any exemptions from paying Council Tax?

Yes. Even if the property is occupied, you may not need to pay Council Tax if every adult in the property is a full-time student, under-18, or severely mentally impaired. Claims should be made as soon as possible.

You may not need to pay Council Tax for self-contained annexes. To qualify, the property must be occupied by an elderly or disabled relative of the family in the other part of the building.

# Can discounts and exemptions be backdated?

We will usually only consider backdating a discount or exemption to 1 April of the preceding year unless there are valid reasons why the claim was not made sooner. In all cases you must supply the relevant information or evidence for the backdated period.

# Can I get a reduction if I am living with dementia?

If you or one of your household are living with dementia and in receipt of one of a number of benefits, you may be considered ‘severely mentally impaired’ for Council Tax purposes.

This could mean you are entitled to a discount or exemption depending on who else lives in your home. You may also get a reduction if you have someone living with you who you care for, or who cares for you.

# Can I pay my Council Tax in instalments?

You will normally be offered 10 monthly instalments on your annual bill but you can ask to pay over 12 months.

# Why am I being charged more for my empty property?

Any property that has been unoccupied and unfurnished for one to five years will be charged a 100% additional premium (double the usual amount of Council Tax). Properties empty for five to ten years will be charged a 200% additional premium (three times the usual amount of Council Tax) and properties empty for ten years or more will be charged a 300% premium (four times the usual amount of Council Tax).

From 1 April 2025 a property that is unoccupied and furnished will be charged a 100% premium from the date it is vacated.

There are certain exceptions from the premium, including properties that are being marketed for sale or to let and those where probate has recently been granted, for up to 12 months.

# How do I appeal against the council's decision to award or not award a discount or exemption?

Email us at [ctax@medway.gov.uk](mailto:ctax@medway.gov.uk) explaining why you are unhappy with our decision. You can then appeal to a valuation tribunal, if:

* we do not accept your argument
* we make a change you don’t agree with
* after two months we haven’t made a decision

Find more information and appeal online at [valuationtribunal.gov.uk](http://valuationtribunal.gov.uk).

The Valuation Tribunal can also be contacted by phoning 03001 232 035.

# Can the council charge what it wants for Council Tax?

No. Each year the government indicates what it considers to be an excessive increase. If a council increases its Council Tax above this figure, it will trigger a local referendum. If the local electorate votes against the increase the council will have to revert to a Council Tax level that is compliant.

# Can the council choose what to spend money on?

There are some services that the council has to spend money on – it has no choice – that’s what the government tells councils to do to meet central targets, for example, spending on schools. There are other services where the council can decide how much it wants to spend and how much it can afford, for example leisure centres and libraries. The council finds out what is important to residents and then it decides what to spend.

# What else is included in my Council Tax bill?

Your bill also includes charges for services that the council doesn’t provide itself, like police and fire services, and if you live in a rural area, a charge by your parish council. There are 11 parishes in Medway.

# Does the Council keep money raised through Council Tax from the police, fire and parish precepts?

No. The total that will be raised from Council Tax in 2025 to 2026 is £204.9million, of which Medway Council will get £170.5million. The remaining £34.4million goes to the police, fire service and to individual parishes. If you don’t live in a parish, you don’t have to pay a parish charge, but everyone pays for police and fire services.

## Kent Police and Crime Commissioner

You can find details of all budgeted income and expenditure for 2025/26 at: [kent-pcc.gov.uk](https://www.kent-pcc.gov.uk/what-we-do/setting-the-kent-police-budget/" \t "_blank)

### Kent Fire & Rescue Service

You can find details of all budgeted income and expenditure for 2025/26 at:: [kent.fire-uk.org/financial-information](https://www.kent.fire-uk.org/financial-information)

Parish councils maintain local assets including:

* allotments
* common lands
* burial grounds
* play areas
* tennis courts
* litter bins
* seats
* ponds

Parish councils are consulted on all planning applications affecting their area.

Environment Agency

## The Environment Agency is a levying body for its Flood and Coastal Erosion Risk Management Functions under the Flood and Water Management Act 2010 and the Environment Agency (Levies) (England and Wales) Regulations 2011.

## The Environment Agency has powers in respect of flood and coastal erosion risk management for 3540 kilometres of main river and along tidal and sea defences in the area of the Southern Regional Flood and Coastal Committee. Money is spent on the construction of new flood defence schemes, the maintenance of the river system and existing flood defences together with the operation of a flood warning system and management of the risk of coastal erosion. The financial details are:

## Southern Regional Flood and Coastal Committee

|  |  |  |
| --- | --- | --- |
|  | 2024/25 (‘000s) | 2025/26 ('000s) |
| Gross Expenditure | £114,288 | £112,978 |
| Levies Raised | £1,642 | £1,691 |
| **Total Council Tax Base** | 1,935 | 1,966 |

# The majority of funding for flood defence comes directly from the Department for the Environment, Food and Rural Affairs (Defra). However, under the new Partnership Funding rule not all schemes will attract full central funding.To provide local funding for local priorities and contributions for partnership funding the Regional Flood and Coastal Committees recommend through the Environment Agency a local levy.

A change in the gross budgeted expenditure between years reflects the programme of works for both capital and revenue needed by the Regional Flood and Coastal Committee to which you contribute. The total Local Levy raised by this committee has increased by 3.0%

The total Local Levy raised has increased from £1,642,087 in 2024/2025 to £1,691,349 for 2025/2026.

# Council Tax data protection and fair processing notice

Your personal information will be held and used in line with the requirements of the Data Protection Act 2018.

Medway Council will use the information you have provided in connection with the administration of Council Tax. Medway Council is also under a duty to protect the public funds it administers and to this end may lawfully disclose information to other public sector agencies to:

* prevent or detect benefit fraud and any other crime and/or to administer claims for non-payment of Council Tax
* support national fraud initiatives – the council is required by law to participate in National Fraud Initiative (NFI) data matching exercises. Council Tax information may be provided to the Audit Commission for NFI purposes and will be used for cross-system and cross-authority comparison for the prevention and detection of fraud
* protect public funds in investigating misuse of public money

The council also uses basic Council Tax information about you, for example name and address, in other areas of service provision if this:

* helps you to access services more easily
* promotes the more efficient and cost-effective delivery of services
* helps recover monies owed to the council.

The council will not use your personal data in a way that may cause you unwarranted detriment. Any disclosure of personal data shall be made in line with the Data Protection Act 2018.

You can see a copy of the information held about you. For more information, visit our [data protection](http://www.medway.gov.uk/dataprotection) pages or to see a copy of the information held about you, you can [make an information request](https://www.medway.gov.uk/info/200217/freedom_of_information/1406/information_requests/2).

# Get in touch

If you have any comments or questions about the information provided above, please contact:

## Medway Council

Visit: www.medway.gov.uk/counciltax

Phone: 01634 332 222

Email: [ctax@medway.gov.uk](mailto:ctax@medway.gov.uk)

Write to: Medway Council, Gun Wharf, Dock Road, Chatham, ME4 4TR

For further financial information regarding the police and fire services, please contact:

### Kent Police and Crime Commissioner

Visit: [kent-pcc.gov.uk](https://www.kent-pcc.gov.uk/what-we-do/setting-the-kent-police-budget/)

Phone: 01622 677 055

Twitter: [@PCCKent](https://twitter.com/PCCKent)

Write to: Office of the Kent Police and Crime Commissioner, Kent Police HQ, Sutton Road, Maidstone ME15 9BZ

### Kent Fire & Rescue Service

Visit: [kent.fire-uk.org/financial-information](https://www.kent.fire-uk.org/financial-information)

Phone: 01622 692 121

Email: [KFRSFinance@kent.fire-uk.org](mailto:KFRSFinance@kent.fire-uk.org)

Write to: Kent Fire and Rescue Service, Headquarters, Straw Mill Hill, Tovil, Maidstone ME15 6XB

If you have a question about paying your Council Tax bill or claiming a Council Tax reduction, please contact Medway Council.

This booklet can be made available in other formats and languages, phone 01634 333 333.

If you want to speak to someone in your own language about this booklet please phone 01634 335 577.