

# Your guide to council tax 2025/26

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  Royal Borough of Windsor & Maidenhead

[www.rbwm.gov.uk](https://www.rbwm.gov.uk)



Royal Borough  
of Windsor &  
Maidenhead





# Introduction

This guide includes information about your council tax for 2025/26, including how we calculate your bill, how we spend your money and the support that is available to help you to pay council tax.

Our budget aims to help rectify historic budget issues, rebuild capacity in essential front-line services and respond to increases in demand in children's and adult social care, and housing services.

The council's spending plans of £132m for the next financial year are an increase of £34m against the current year's budget and includes savings of £6m from transforming services.

To achieve this, the council has been granted £103m in exceptional financial support from government, alongside permission to raise council tax by an additional 4% above the current limit of 4.99% to help balance our budget. Even with this raise, borough council tax bills will remain the lowest of all Berkshire authorities and the wider region.

It is important that you contact us as soon as possible if you are not able to pay your bill, so that we can discuss the support and payment options available. The fastest way to contact us is by using the links opposite.

## Helpful links

- [Set up a council tax direct debit](#)
- [Apply for council tax support](#)
- [Check if you are eligible for council tax reduction](#)
- [Find help with the cost of living](#)
- [Contact the Valuation Office Agency to check or challenge your council tax band](#)
- [Subscribe to our Residents' Newsletter](#)


### Further information:

- [Council tax and benefits](#)
- [Parish Council information](#)
- [Office of the Police and Crime Commissioner for Thames Valley](#)
- [Thames Valley Police](#)
- [Royal Berkshire Fire and Rescue Service](#)
- [Environment Agency](#)

# Our revenue budget for 2025/26

	2024/25	2025/26
<b>Service / Expenses</b>	<b>Net expenditure £'000</b>	<b>Net expenditure £'000</b>
Adults & Health	44,322	58,059
Chief Executive's Directorate	937	968
Children's Services	29,344	38,063
Place	10,149	19,704
Resources	12,702	15,125
<b>Service total</b>	<b>97,454</b>	<b>131,919</b>
Corporate & Contingency	4,124	5,340
Non-service costs	17,143	28,191
Exceptional Financial Support (EFS) Capitalisation adjustment	-	(35,412)
<b>Total council expenditure</b>	<b>118,721</b>	<b>130,038</b>
Funding	(27,833)	(28,855)
<b>Total council tax requirement</b>	<b>90,888</b>	<b>101,183</b>

More information on our budget is available [online](#).



**Report Benefit Fraud**

! Visit the Department for Work and Pensions benefit theft website at [www.gov.uk/report-benefit-fraud](http://www.gov.uk/report-benefit-fraud)

! Call 0800 854 440  
(text phone 0800 3280 512)

! Write to NBFH, PO Box 224,  
Preston, PR1 1GP

**All other fraud**

Report fraud that specifically relates to council tax support, social care, blue badges, housing applications or other services in the Royal Borough to our Counter Fraud and Enforcement Unit. Please provide as much information as possible.

**Email:** [cfeu@rbwm.gov.uk](mailto:cfeu@rbwm.gov.uk)

# Budget 2025/26

The Royal Borough has set a band D equivalent council tax (including adult social care precept) at £1,399.58 for the year ending 31st March 2026. You can see how much you will pay based on your property's council tax band on **page 6**.

The table on **page 5** shows how the amount of money we need, called our Total Budget Requirement, is worked out, including the amount that you will pay for policing and fire and rescue services in the Royal Borough.

Budget changes 2024/25 to 2025/26	
	£'000
<b>Budget Requirement 2024/25</b>	<b>118,721</b>
Adjustment to base budget (for prior year commitments)	4,112
Inflation	8,132
Savings and growth	22,731
Funding changes	11,754
Other adjustments - EFS	(35,412)
Grant funding	(28,855)
<b>Budget requirement 2025/26</b>	<b>101,183</b>



## Pay by Direct Debit

The easiest way to pay your bill is by Direct Debit. You can choose between two monthly payment dates on the 1st or 15th of each month and never miss a payment. Visit our **website** to set up or amend a Direct Debit.

While we no longer accept cheques, you can pay your council tax or business rates by credit or debit card, or via bank transfer.

# Budget 2025/26

	2024/25		2025/26	
	£'000	£	£'000	£
<b>Royal Borough of Windsor &amp; Maidenhead (RBWM)</b>	118,721		130,038	
National non-domestic rates income	(15,541)		(16,294)	
Other grants & income	(12,292)		(17,274)	
Collection fund (surplus) / deficit	0		4,713	
<b>Net council tax requirement</b>	<b>90,888</b>		<b>101,183</b>	
RBWM band D equivalent charge (excluding adult social care and special expenses) (A)		<b>1,097.30</b>		<b>1,187.06</b>
RBWM adult social care precept - band D equivalent (B)		<b>186.84</b>		<b>212.52</b>
<b>Police &amp; Crime Commissioner for Thames Valley (PCC)</b>				
Budget requirement	18,780		20,181	
<b>PCC band D equivalent (C)</b>		<b>269.28</b>		<b>283.28</b>
<b>Royal Berkshire Fire and Rescue Service (FRS)</b>				
Budget requirement	5,671		6,149	
<b>FRS band D equivalent (D)</b>		<b>81.31</b>		<b>86.31</b>
<b>Grand total band D equivalent (excluding parish precept figures) (i.e. A + B + C + D)</b>				
		<b>1,634.73</b>		<b>1,769.17</b>

Further information on council tax precepts can be found at:

- [Police and Crime Commissioner for Thames Valley](#)
- [Royal Berkshire Fire and Rescue Service](#)

# How much is your total bill?

The amount you will pay depends on the valuation band your home is in. The bands are based on your home's capital value at 1 April 1991 set by the government. The table below sets out how much your total bill will be depending on your parish and the valuation band:

## Valuation bands:

<b>A</b> - Up to £40,000	<b>E</b> - £88,001 - £120,000
<b>B</b> - £40,001 - £52,000	<b>F</b> - £120,001 - £160,000
<b>C</b> - £52,001 - £68,000	<b>G</b> - £160,001 - £320,000
<b>D</b> - £68,001 - £88,000	<b>H</b> - More than £320,000

Parish	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H
<b>Bisham</b>	1,222.67	1,426.45	1,630.23	1,834.01	2,241.57	2,649.12	3,056.68	3,668.02
<b>Bray</b>	1,216.97	1,419.80	1,622.63	1,825.46	2,231.12	2,636.77	3,042.43	3,650.92
<b>Cookham</b>	1,217.30	1,420.19	1,623.07	1,825.96	2,231.73	2,637.49	3,043.26	3,651.92
<b>Cox Green</b>	1,225.12	1,429.31	1,633.50	1,837.69	2,246.07	2,654.43	3,062.81	3,675.38
<b>Datchet</b>	1,257.16	1,466.69	1,676.22	1,885.75	2,304.81	2,723.85	3,142.91	3,771.50
<b>Eton</b>	1,234.71	1,440.50	1,646.28	1,852.07	2,263.64	2,675.20	3,086.78	3,704.14
<b>Horton</b>	1,250.39	1,458.80	1,667.19	1,875.60	2,292.40	2,709.19	3,125.99	3,751.20
<b>Hurley</b>	1,204.40	1,405.14	1,605.87	1,806.61	2,208.08	2,609.54	3,011.01	3,613.22
<b>Old Windsor</b>	1,228.46	1,433.21	1,637.95	1,842.70	2,252.19	2,661.67	3,071.16	3,685.40
<b>Shottesbrooke</b>	1,179.44	1,376.02	1,572.59	1,769.17	2,162.32	2,555.46	2,948.61	3,538.34
<b>Sunningdale</b>	1,225.87	1,430.19	1,634.50	1,838.82	2,247.45	2,656.07	3,064.69	3,677.64
<b>Sunninghill &amp; Ascot</b>	1,218.36	1,421.43	1,624.48	1,827.55	2,233.67	2,639.79	3,045.91	3,655.10
<b>Waltham St. Lawrence</b>	1,211.17	1,413.04	1,614.90	1,816.77	2,220.50	2,624.22	3,027.94	3,633.54
<b>White Waltham</b>	1,271.54	1,483.47	1,695.39	1,907.32	2,331.17	2,755.01	3,178.86	3,814.64
<b>Wraysbury</b>	1,225.13	1,429.33	1,633.51	1,837.71	2,246.09	2,654.46	3,062.84	3,675.42
<b>Unparished</b>	1,206.07	1,407.09	1,608.10	1,809.12	2,211.15	2,613.17	3,015.19	3,618.24

# Parish council costs

Each parish council tells us how much to collect on their behalf to enable them to provide their services. If you live in Windsor or Maidenhead towns, you do not belong to a parish but pay a contribution towards the services we provide:

Parish	2024/25	2025/26	2025/26 charge
	Precept £	Precept £	Band D £
<b>Bisham</b>	45,702	49,567	62.89
<b>Bray</b>	228,493	255,806	51.17
<b>Cookham</b>	159,786	168,196	54.07
<b>Cox Green</b>	193,073	206,943	63.72
<b>Datchet</b>	144,531	264,787	63.60
<b>Eton</b>	147,360	154,735	80.64
<b>Horton</b>	45,560	49,805	97.66
<b>Hurley</b>	34,000	38,500	33.71
<b>Old Windsor</b>	175,822	176,805	73.53
<b>Shottesbrooke</b>	-	-	-
<b>Sunningdale</b>	235,042	260,811	66.33
<b>Sunninghill &amp; Ascot</b>	338,267	404,377	51.05
<b>Waltham St. Lawrence</b>	31,500	33,000	45.86
<b>White Waltham</b>	179,225	181,692	137.41
<b>Wraysbury</b>	134,400	146,496	63.20
<b>Unparished – Windsor and Maidenhead towns</b>	1,328,778	1,478,391	39.95



## Environment Agency

The Environment Agency charges a levy for providing flood defence. In the Thames region, this includes maintenance of rivers and the operation of a flood warning system. In 2024/25 The Royal Borough's levy was £166,084, for 2025/26 the levy is £166,649.

# What is the adult social care precept?

Our adult social care services support some of the most vulnerable members of our communities, including people in their old age and adults with disabilities. Since 2016/17 the government has given councils the power to apply an additional charge on top of council tax, to help us provide more funding for adult social care services. The adult social care precept also helps us to meet the need for more support as our population ages.

Together with children's services and housing, paying for adult social care is among the biggest costs the council faces in the budget and includes:

- providing more nursing beds for residents with dementia or other complex needs
- meeting the increased cost of care in care homes and people's own homes
- improving the accommodation that is available for residents with learning disabilities

[Learn more about adult social care in the Royal Borough.](#)

## How much is the adult social care precept?

The adult social care (ASC) precept increases by a maximum of 2% of your overall council tax precept (not including parish, police or fire precepts). More information about how you can calculate what you are paying in adult social care precept for 2025/26 is provided on **page 9**.





The income generated from the precept is ring-fenced only for adult social care services, the total budgeted cost of adult social care services for the council is shown in the table on **page 3**.

The table below shows the different precept elements and the increases plus the income predicted to be raised to fund adult social care services from this precept.

### How to calculate the 2% increase in the adult social care precept:

1. Take the previous year's band D closing precept (£1,284.14) from the table below
2. Calculate 2% of this amount by dividing by 100 and multiplying by two (£25.68)
3. Add this 2% increase to the previous year's ASC precept (£25.68 plus £186.84) to give the new ASC precept



In 2025/26 your bill will no longer show the ASC precept on a separate line as this is combined with the general precept; however bills from the previous years (2016/17 to 2024/25) do show the separate ASC figures.

Council tax precepts and charges for your town or parish councils, the Police and Crime Commissioner and the Fire and Rescue Service are set independently to the Royal Borough and are shown separately on our bill and you do not include them in the calculation for the ASC precept.

Year	Opening RBWM band D (including ASC precept)	RBWM general increase	ASC precept increase	Closing RBWM band D (including ASC precept)	% Increase	New ASC band D	Total income from from ASC precept
							<b>£'000</b>
<b>2024/25</b>	£1,223.11	£36.57	£24.46	£1,284.14	4.99%	£186.84	£13,031
<b>2025/26</b>	£1,284.14	£89.76	£25.68	£1,399.58	8.99%	£212.52	£15,140

# Considering being a foster carer?



## You will be:

- helping local children who cannot live with their families
- giving back to your community

## We provide:

- competitive fostering fee
- London Fostering Children Allowance rate
- RBWM council tax reimbursement (while a child is in your care)
- individualised one-to-one support
- group and team support
- extensive training

LOCAL AUTHORITY  
**Fostering**  
SOUTH EAST

For more information visit: [achievingforchildren.org.uk/contact-fostering](https://achievingforchildren.org.uk/contact-fostering)

# Council tax reductions

A range of reductions are available based on the circumstances of the property's residents and the property itself. Visit our [council tax reductions webpage](#) to find out more.

**Single person discount:** a 25% discount is available where there is only one resident aged over 18.

**Disabled reduction:** You may qualify if a resident of your property is substantially and permanently disabled and because of this the property has an additional bathroom or kitchen; there is space for a wheelchair to be used indoors; or there is a room predominantly used by the disabled person to meet their needs.

# Council tax exemptions

Some properties may be exempt from council tax including:

- those unoccupied because someone has moved to live elsewhere to receive care (e.g. a care home or with relatives) or to provide care for another person.
- where executors are responsible for the council tax and are waiting for probate or probate was granted less than six months ago.
- those occupied only by people who are severely mentally impaired or students.



You may also qualify for a reduction if residents of the property are 'disregarded'. Examples of people disregarded are:

- full-time students, youth training trainees, apprentices and some student nurses
- people who are severely mentally impaired
- 18 and 19-year-olds who have just left school
- people providing care for someone with a disability who is not their partner or a child under 18

If the number of people who are not disregarded is one or none, then you may qualify for a reduction.

# Help to pay council tax

We've included up to £400,000 in the budget to protect our most vulnerable residents from the above cap council tax increase in 2025/26.

If you receive a council tax reduction from 1 April, you may notice a 'cash payment' on your bill. This is a one-off discretionary payment made by us to ensure that you are only charged the usual increase of 4.99% for the council elements of your bill, instead of the full 8.99%.

## Council tax support

If you are not receiving council tax support you could be missing out on support of up to 100% reduction in your council tax bill if you are a pensioner or up to 80% if you are of working age. [Check if you qualify and make a claim](#)

## Second adult rebate

If you have someone aged over 18 living with you, who is not a spouse or partner, and they are on a low income, you could qualify for a 25% second adult rebate.

## Had a change in your circumstances?

The amount of support you are entitled to is affected by many things including your household income, the age and number of people you live with, disability, your council tax and savings.

If your circumstances have changed you must notify us immediately. If your claim is not based on current information, there is a chance you could be getting too much support – or not enough.



If you are struggling with:



Support is available if you are struggling to pay council tax, including the option to spread the cost of your bill over 12 monthly payments from April 2025.

**For more information on the support available visit [rbwm.gov.uk/council-tax-and-benefits/council-tax](http://rbwm.gov.uk/council-tax-and-benefits/council-tax)**

**See more information on other support available at [rbwmtogether.rbwm.gov.uk/hub-page/here-to-help](http://rbwmtogether.rbwm.gov.uk/hub-page/here-to-help) or visit your local library**

## 12 monthly instalments

You can spread the cost of council tax by applying to pay in 12 monthly instalments, from April to March, instead of ten.

[Learn more](#)

## Council tax reimbursement for foster carers

New and existing foster carers who are registered directly with the council will be reimbursed the cost of council tax from April 2025, as part of the competitive package of incentives for foster carers we offer in partnership with Achieving for Children.

If you are considering fostering and would like to know more, please visit the [Achieving for Children website](#) or call 020 8547 5355.

## Unoccupied properties

We charge additional council tax, called a premium, if your property is unoccupied and is not exempt.

If a property is unoccupied and unfurnished for more than 12 months, a long-term empty premium of 100% is payable on top of the full council tax – meaning you'll pay double. The premium is higher if the property is empty and unfurnished for more than five years, or for more than ten years.

From April 2025, we will charge a 100% Second Home premium on furnished properties where no-one is resident.

There are some exceptions to these premiums which can be found on our website.

## What happens if I don't pay?

Please contact us as soon as possible if you are unable to pay your bill, so we can help to identify any support you may be eligible for and/or agree a payment plan with you.

If you miss a council tax payment, we will send you a reminder notice. If you don't pay the amount owed in seven days, you can lose the right to pay by instalments and the full amount becomes due.

If you don't pay in full, we can request a court summons and ask the Magistrates Court to grant a Liability Order which would add additional court costs. With a Liability Order, we can enforce the debt, for example by instructing enforcement agents or recovering money directly from your wages or benefits.

## Appeals

If you think your property should be in a different valuation band, you should contact the [Valuation Office Agency](#)

If you feel you should not be liable for council tax or believe you should have received a discount or exemption that has not been awarded, please contact us.



For more information about council tax and benefits,  
visit: [rbwm.gov.uk/home/council-tax-and-benefits](https://www.rbwm.gov.uk/home/council-tax-and-benefits)

## Contact Us

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