

# **KNOWSLEY METROPOLITAN BOROUGH COUNCIL**

## **Budget Summary**

**2019 / 20**

## CONTENTS

	<i>Page</i>
<b>1 Knowsley Council's 2019/20 Budget – Foreword</b>	<b>3</b>
<b>2 Knowsley's Revenue Budget 2019/20</b>	<b>5</b>
<b>3 Parish and Town Councils</b>	<b>6</b>
<b>4 Police and Crime Commissioner for Merseyside</b>	<b>9</b>
<b>5 Merseyside Fire &amp; Rescue Authority</b>	<b>11</b>
<b>6 Liverpool City Region Combined Authority (Transport Levy)</b>	<b>13</b>
<b>7 Merseyside Recycling &amp; Waste Authority</b>	<b>16</b>
<b>8 Coroners Service</b>	<b>17</b>
<b>9 Environment Agency North West Region</b>	<b>17</b>
<b>10 Council Tax Reduction</b>	<b>18</b>
<b>11 Contact Information</b>	<b>24</b>
<b>12 Data Protection</b>	<b>27</b>
<b>13 Take control of your finances</b>	<b>30</b>
<b>14 Want advice or help budgeting?</b>	<b>31</b>
<b>15 Universal Credit and Personal Budgeting Support</b>	<b>32</b>

## **KNOWSLEY COUNCIL'S 2019/20 BUDGET**

The Government has confirmed that the cuts to Knowsley Council's funding will continue in 2019/20. In total, the Council's funding has reduced by over £100m since 2010 – making Knowsley one of the hardest hit Councils in the country. This has meant that the Council has had to make big changes to the way in which it provides services – by changing the way it does things, cutting jobs, reducing the frequency of services and in some cases stopping doing things altogether.

The Government is now planning to withdraw the majority of Knowsley's grant funding next year, so the Council must do all it can to generate more income locally through Council Tax and Business Rates. Taking a positive approach to securing economic growth is the only way that the Council can continue to provide the services that our residents rely on and ensure that its limited resources are allocated to where they are most needed.

The Knowsley local economy is continuing to grow significantly. In the last 5 years, the number of business start-ups in Knowsley has doubled, and overall business growth is amongst the highest in the country. In that same period, an additional 6,000 jobs have been created, and the current unemployment rate in Knowsley is the lowest it has been for a decade. There are also 37 new housing sites currently under construction and over 10,000 extra homes are expected to be created in Knowsley between now and 2028.

All of this economic growth is aimed at protecting key public services from the cuts being imposed by Central Government. Although the Council will have to implement the final year of its three-year programme of savings that were approved in 2017 (which includes £4.4m of savings which were agreed for implementation in 2019/20) the Council does not need to make any additional cuts to the services which residents value and need. This is despite facing continued and very challenging budget pressures – particularly in Children's Social Care where the cost and demand for services continues to increase significantly.

The budget proposals do require a 2.99% increase in the Council's element of Council Tax, but along with the economic growth in the Borough, this will help to deliver new investments of £0.775m every year to tackle anti-social behaviour, and to improve support for education and schools. The Council's budget includes £2.7m of permanent investment to help address the pressures in Children's Social Care and ensure we do all we can to support vulnerable children and families across the Borough. There will also be one-off investment of £4m – to provide additional funding for CCTV cameras at fly-tipping hotspots; to accelerate regeneration and development across the Borough; to improve facilities for 19-25 year olds with special educational needs; and to help enhance the Borough's leisure facilities.

These investments are only possible because the Council is continuing its sound and responsible approach to financial management and medium-term financial planning, driven by the Council's positive approach to housebuilding and economic growth.

### **Your Council Tax**

In 2019/20 Knowsley Council's charge for most households in the Borough (those in Band A) will be £920, with a further £70 specifically to help fund permanent investment in Adult Social Care services.

Your Council Tax bill also includes the amounts to pay for services from the Police and Crime Commissioner for Merseyside, the Merseyside Fire and Rescue Authority and the Liverpool Metro Mayor. Some bills will also include precepts from Town or Parish Councils some of which have also increased.

Details of the amounts and the increases from each of the various precepting bodies are set out in the pages below, along with details of the overall charges for all property bands in the Borough.

Depending on your circumstances, you may be entitled to Council Tax Reduction, and this will reduce the amount you have to pay.

If you need any help on this, the best way to contact us is by using our easy online services portal. You can [access our online services](#) 24 hours a day, 7 days a week. If you have any difficulty using the online service you can use the contacts set out in the rest of this document.

Further information on the Council's budget can be found on the 'Your Council' pages of the Council's web site [www.knowsley.gov.uk](http://www.knowsley.gov.uk)

**James Duncan BA, CPFA**  
**Executive Director (Resources)**

<b>Knowsley's Revenue Budget 2019/20</b>	<b>2019/20</b>	<b>2018/19</b>
	<b>Net Expenditure</b>	<b>Net Expenditure</b>
	<b>£m</b>	<b>£m</b>
<b>Services provided directly by the Council</b>		
Adult Social Care	57.461	47.642
Children's Social Care	24.703	22.057
Customers and Employees	4.655	4.658
Early Help	3.844	4.487
Economic Development	1.069	0.362
Education Improvement and Inclusion	5.215	4.528
Governance	2.260	2.223
Neighbourhoods	6.327	5.583
Council-wide services	2.463	2.678
Policy and Partnerships	2.191	2.039
Public Health and Wellbeing	2.929	3.103
Regeneration and Housing	7.709	7.712
Finance and Exchequer Services	0.271	0.186
<b>Total</b>	<b>121.097</b>	<b>107.258</b>
<b>Other council budgets</b>		
Treasury Management	3.520	4.676
Council-wide Budgets	6.555	5.761
Inflation and Contingency Budgets	9.394	19.539
<b>Total</b>	<b>19.469</b>	<b>29.976</b>
<b>Total budget for services provided by Knowsley Council</b>	<b>140.566</b>	<b>137.234</b>
<b>Charges for services provided by other bodies (Levies)</b>		
Liverpool City Region Combined Authority (Transport Levy)	10.006	10.006
Waste Disposal Authority (estimate)	8.104	7.359
Coroners Service	0.200	0.196
Environment Agency (Flood Defence)	0.067	0.065
Probation Service (estimate)	0.006	0.006
<b>Total</b>	<b>18.383</b>	<b>17.632</b>
<b>Knowsley Council's total revenue budget requirement</b>	<b>158.949</b>	<b>154.866</b>
<b>Government formula grant funding received by the Council</b>	(105.751)	(104.264)
<b>Amount of Knowsley Council's budget to be funded from council tax</b>	<b>53.198</b>	<b>50.602</b>
<b>Police and Crime Commissioner precept</b>	7.235	6.246
<b>Fire &amp; Rescue Authority precept</b>	2.824	2.687
<b>Liverpool City Region Combined Authority Mayoral Precept (new)</b>	0.681	0
	<b>10.740</b>	<b>8.933</b>
<b>Total amount to be funded from Council Tax</b>	<b>63.938</b>	<b>59.535</b>

<b>Council Tax Bills</b>	<b>Knowsley Council</b>	<b>Police and Crime Commissioner</b>	<b>Fire and Rescue Authority</b>	<b>LCRCA Mayoral Precept</b>
<b>(Amount per "Band A" property)</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
2018/19	961.30	118.65	51.04	0
2019/20	990.04	134.65	52.56	12.67
Increase (%) *	<b>2.99%</b>	<b>13.49%</b>	<b>2.98%</b>	<b>N/a</b>

**\*Note:** To give an indication of how your council tax bill has changed, the percentage change between the previous year and current year is detailed on the front of your Council Tax bill. This enables you to see which of the precepting authorities are responsible for changes to the overall charge you have to pay. On your bill these changes have to be shown rounded to one decimal place – so the increases for the major preceptors (Merseyside Police and Crime Commissioner, Merseyside Fire and Rescue Service) appear as 13.5% and 3.0% respectively. The actual increases are shown above. The precept for Liverpool City Region Combined Authority Mayor will appear on your bill for the first time in 2019/20.

## PARISH AND TOWN COUNCIL PRECEPTS

If you live in one of Knowsley's parishes your bill will include a "precept" for the budget requirements of your Parish or Town Council. As last year, each Parish or Town Council's precept is shown below.

Gross Expenditure Budget				Precept		
	2018/19	2019/20	Increase + / - decrease	2018/19	2019/20	Increase + / - decrease
	£	£	%	£	£	%
Halewood	454,910	491,221	+7.98	372,403	412,741	+10.83
Whiston	255,760	272,822	+6.67	236,161	239,134	+1.26
Knowsley	281,569	274,400	-2.55	265,194	265,625	+0.16
Prescot	274,261	301,327	+9.87	235,230	264,239	+12.33
Cronton	26,074	26,938	+3.31	21,888	21,888	nil

The following narratives have been provided by your Parish or Town Council:

**Halewood Town Council:** Members of Halewood Town Council are acutely aware of the financial pressures facing the residents of Halewood which seem to increase with each and every announcement from Central Government.

Knowsley Metropolitan Borough Council (KMBC) themselves have recently publicised details of the funding cuts they have received from Central Government; cuts which Halewood Town Council has also had to bear.

These relentless cuts in public funding such as the scrapping of the Council Tax Reduction Scheme Grant have meant that in the five years your Town Council has suffered a real terms cut in its funding of £75,000.

Nevertheless, the Members of the Town Council are committed to improving its assets and its service to the community, including increasing by 50% the level of its General Grants Fund, continuing the financial support to the most vulnerable children and families in our community via our schools and providing an employment opportunity via the Knowsley Apprenticeship Scheme.

The sustained nature of cuts and Members' commitment to protect and improve services leaves the Town Council little option in 2019/20 but to increase the precept by 9.5%.

Whilst this may sound a large increase, on a Band D property, it equates to an increase of £6.83 per year, less than 2p per day. However, in reality 86% of our residents will pay much less, with Band A properties, (38% of the total in Halewood) paying an increase of £4.55 per year, less than 1.25p per day.

In total terms, these figures will enable Members and staff of Halewood Town Council, to continue to provide much needed services to the residents of the Township.

Further information is available at [www.halewoodtowncouncil.gov.uk](http://www.halewoodtowncouncil.gov.uk).

**Whiston Town Council:** The Town Council is once again facing challenging times. Members considered the budget for the 2019/20 financial year and agreed not to implement any percentage increase to 2018/19 precept charges. The increase in precept received (1.26%) is a result of a small increase in the number of properties in the Whiston area. Due to good financial planning the Town Council reserves are sufficient to meet the shortfall for the coming financial year.

Members have given careful consideration to the challenges the Town Council faces and of course the maintenance and improvements of each of the facilities that it manages is of high priority.

**Knowsley Town Council:** The Town Council provides facilities for use by the Community in Stockbridge Village and Knowsley Village. The Town Council is also responsible for the maintenance of several woodland sites and public open spaces within the township.

The Town Council continues to provide considerable support for a variety of community recreational activities. The Town Council committed funding to three capital projects in 2018/19. £70,000 towards the provision of a playground in the Hillside area of the township. The refurbishment of the Bob Whiley Community Centre in Knowsley Village and the refurbishment of the Pavilion in Stockbridge Village.

The Town Council has always been committed to offering its facilities at much reduced rates of hire to community organisations and will hopefully continue in future years.

The Town Council has awarded grants and sponsorship funding to a large number of local community groups throughout the years and will continue with this support.

As in previous years, the Town Council sponsored the provision of a free shuttle bus for residents to attend the Knowsley Flower Show, as well as sponsoring the junior classes and the vegetable classes at the show. The Town Council has also sponsored two local youths taking part in the Dallas Cup Football Tournament 2018.

The precept demand for 2019/20 has not been increased despite the loss of the Local Council Tax Support Scheme grant. This has been achieved through budgetary savings and the use of balances.

**Prescot Town Council: Places its residents at the heart of its decisions and strives to provide the best quality service available from a Town Council.**

The Town Council has three key aims

- representing the local community;
- delivering services to meet local needs;
- striving to improve quality of life and community well-being.

The Town Council seeks to meet these aims through its provision of quality local services that improve the quality of life for residents, this is demonstrated in a number of areas, such as the provision of grounds maintenance services in our local parks and have allocated over 30k of this year's budget to public open space. The Town Council believe that quality public open space is vital to the health and well-being of the Town both physically and mentally.

The Town Council are now seeking a new way of working in partnership with KMBC to preserve and enhance all of the Town's Public Open Space in perpetuity.

Prescot's Events Programme is second to none, with the Town Council supporting various groups to deliver their activities whilst also providing some of the biggest events in the borough, a prime example of this is the support of the Prescot Elizabethan Fayre, Prescot Festival and of course the delivery of the Prescot Carnival, Christmas Lights and Switch on Event and Prescot's Armistice Day Remembrance Service. More recently the Town Council have introduced the Citizen of the Year and Community Group of the Year Award to help recognise those volunteers who contribute to the wellbeing of the Town. The Town Council have continued its commitment to these events and its support for local community groups and organisations with a 24k allocation. Application forms for the community fund are available online at <http://www.prescot-tc.gov.uk/grants-awards/>

Prescot Town Hall continues to provide an accessible community facility, meeting the needs of local residents and businesses alike, whilst also providing an income stream that helps to keep the precept as low as possible. This year has seen roughly 30,000 visits to the building with visitors taking part in a wide variety of activities, further details on the full range of activities on offer can be found on our website at <http://www.prescot-tc.gov.uk/>

#### **Explanatory note regarding the Precept Increase:**

Despite considerable funding cuts and mounting costs Prescot Town Council have managed to maintain its high-level of service with only one precept increase in the last eight years. Unfortunately, continued cost increases have meant the Town Council are now faced with a decision to cut services (many of which have already been cut over the last eight years) or apply an increase to the Precept. A decision to apply the latter option was unanimously agreed by the Council in February. The result of the decision will see an annual increase of £4.98 per year applied to a Band D property, this increase can also be expressed as 10p per week. However, as the majority of Prescot's Housing Stock falls below Band D the average increase per household is more likely to be around £3.19 per year or 6p per week.

**Cronton Parish Council:** In preparing the precept for the financial year 2019/20 the Parish Council examined all expenditure with a view to identifying areas where savings could be made.

Historic expenditure in all budget lines was compared to the actual budgets which had been set. In a number of areas it became clear that savings could be made which ensured that no increase in the precept for the period 2019/20 was necessary.

All services provided by the Parish Council will be maintained at the current level. In addition the general reserve will be increased to a very healthy level.

By utilising the uncommitted reserve it has been possible to establish a defibrillator fund with the intention of eventually siting three public access defibrillators at various locations in Cronton Village.



## **KNOWSLEY'S MAJOR PRECEPTORS AND LEVIES**

Your Council Tax Bill includes a “precept” for the budget requirements of the Police and Crime Commissioner for Merseyside, the Merseyside Fire & Rescue Authority and The Liverpool City Region Combined Authority Metro Mayor. In addition, Knowsley Council’s budget includes the cost of levies that it pays to a number of organisations for the services that they provide to the Borough. Statements regarding the 2019/20 Budget, Precept and Levies are set out below.

### **Police and Crime Commissioner for Merseyside**



I have a statutory duty to ensure an efficient and effective police service is delivered by the Chief Constable on behalf of the public. Similarly I have a responsibility to produce an annual budget, including setting the council tax precept requirement for the police service on Merseyside. The council tax precept requirement provides the balance of funding not covered by government grant and is raised entirely and only for the police service.

The Government have given Merseyside Police more grant funding in 2019/20, but this is only enough to cover the costs associated with an unexpected national increase in Police Officer pensions employer contributions. Unfortunately, the Government have not provided any new money to cover the day to day running costs of the police service. They have recognised the need for additional resources for policing but again made it clear that local people should be asked to contribute more through the precept. I therefore had no choice other than to ask the public to support an increase in the police precept. I am pleased that over 74% of those who responded to my budget consultation did so.

Consequently, with the help of the Chief Constable I have been able to set a balanced budget for 2019/20. In doing so, I have raised the precept by the maximum allowable, resulting in an additional £9.9m of precept income. In council tax terms the new precept is £134.65 per property per year at Band A (the majority of taxpayers on Merseyside) and £201.97 at Band D, an increase of £16.00 and £24.00 respectively on the 2018/19 levels. Maximising the precept has not only helped me balance the budget, but it has also provided an opportunity for the Chief Constable to recruit an additional 40 Police Officers and provide some stability to the Force over the next couple of years.

As part of the budget I have also allowed the Chief Constable to reinvest savings from the Community First Programme approved during 2018/19 to recruit an additional 40 Police Officers and 14 Police Staff in 2019/20, as well as save 40 Police Officer posts that were due to be lost. The Chief Constable intends to reinvest in priority areas to enhance the Force’s operational capability.

Despite balancing the budget in 2019/20 there still remains a very significant financial and policing challenge for the police service in the years ahead. Consequently, I will continue to work closely with the Chief Constable to review activity across all areas of police business, ensuring Merseyside has the most resilient and effective force possible with the budget available to us.

**Rt Hon Jane Kennedy**

**Police and Crime Commissioner for Merseyside**

## Contact Us

If you wish to comment about the services of the Police and Crime Commissioner for Merseyside please contact [info@merseysidepcc.info](mailto:info@merseysidepcc.info) or write to: The Office of the Police and Crime Commissioner for Merseyside, Wavertree Road Police Station, Wavertree Road, Liverpool. L7 1RJ.

## POLICE AND CRIME COMMISSIONER BUDGET

2018/19		2019/20	
£m		£m	
<b>320.544</b>	<b>GROSS EXPENDITURE</b>	<b>336.448</b>	
(2.655)	Income	(2.600)	
(4.637)	Specific Government Grants	(4.153)	
<b>313.252</b>	<b>NET OPERATING EXPENDITURE</b>	<b>329.695</b>	
(0.150)	Contribution to/(from) Reserves	1.660	
<b>313.102</b>	<b>NET BUDGET REQUIREMENT</b>	<b>331.355</b>	
			<u>proportion:</u>
(120.756)	Less: Police General Grant	(123.383)	37.2%
(111.263)	DCLG Formula Funding	(113.509)	34.3%
0.000	Pensions Grant	(3.570)	1.1%
(14.103)	Local Council Tax Support Grant	(14.103)	4.2%
(1.538)	Legacy Council Tax Freeze Grant	(1.538)	0.5%
(0.479)	Collection Fund Surplus	(0.387)	0.1%
<b>64.963</b>	<b>COUNCIL TAX REQUIREMENT</b>	<b>74.865</b>	22.6%
<b>365,022</b>	<b>Tax base</b>	<b>370,674</b>	
<b>£177.97</b>	<b>Band D Equivalent</b>	<b>£201.97</b>	
<b>£12.00</b>	<b>Increase in Band D Equivalent</b>	<b>£24.00</b>	<b>13.5%</b>

### Why has the Gross Expenditure Changed?

	£m
<b>GROSS EXPENDITURE 2018/19</b>	<b>320.544</b>
Net Committed Growth/(Savings)	(7.347)
Increase in Police Officer Pensions Employer Contributions	8.138
Recruitment of 40 Additional Police Officers (Precept)	1.823
Recruitment of 80 Additional Police Officers and 14 Police Staff (Reinvestment)	4.177
Removal of Previous Years One-off Commitments	(1.785)
One-off Commitments for 2019/20	1.787
Non Achievement of Savings in 2018/19	0.940
Allowance for Pay and Price Inflation	6.511
Net contribution to Earmarked Reserves	1.660
<b>GROSS EXPENDITURE 2019/20</b>	<b>336.448</b>

### Why has the Council Tax Requirement Changed?

	£m
<b>COUNCIL TAX REQUIREMENT 2018/19</b>	<b>64.963</b>
Increase in Tax base	1.006
Increase in Band D Equivalent	8.896
<b>COUNCIL TAX REQUIREMENT 2019/20</b>	<b>74.865</b>

## MERSEYSIDE FIRE & RESCUE AUTHORITY

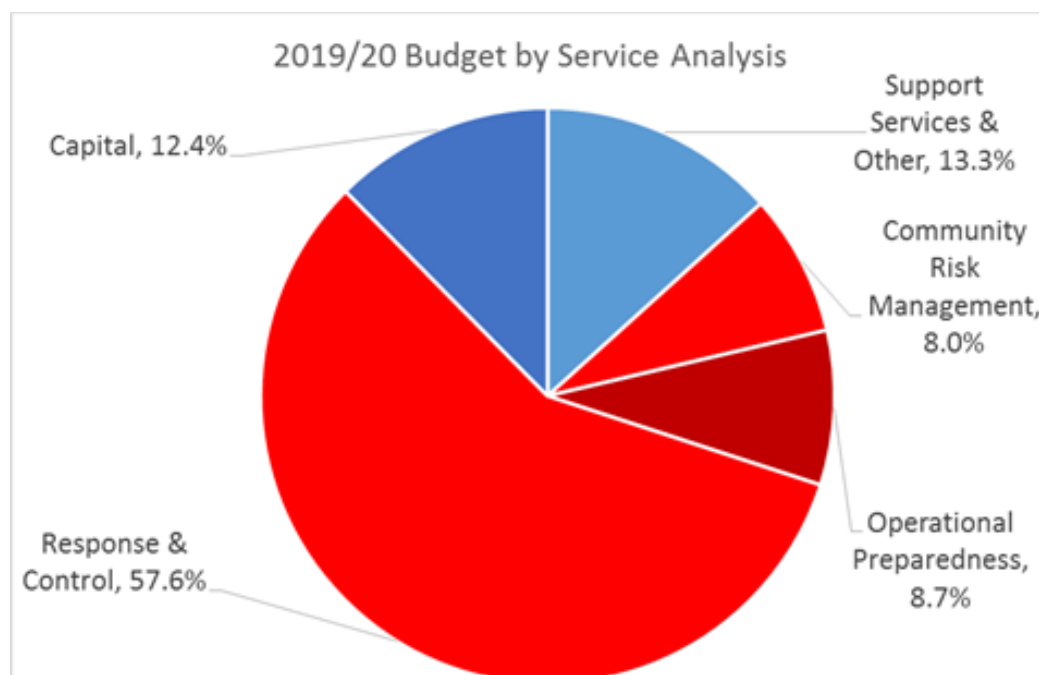
### PRECEPT INFORMATION 2019/20

Historically the Authority has relied upon Government grants to fund a significant proportion of its revenue budget (over 63% in 2010/11). In 2010 the Government commenced its austerity plan to reduce national debt and manage the crisis in public finances. The plan resulted in significant reductions in Government grants paid to fire and rescue authorities up to and including 2019/20. Compared to 2010/11 the Authority's 2019/20 Government grant support has been cut by £15.5m or nearly 50% in real terms.

The Authority has had to make difficult decisions and approve saving options that maintained a balance budget. The Authority's priority remains to minimise the impact of grant reductions on frontline services by cutting management, technical and support costs in the first instance. Unfortunately the Authority was left with no alternative but to find savings from its operational response services that have resulted in a reduction in firefighters, appliances and fire stations.

The Authority has to deal effectively and efficiently with risk, demand and vulnerability associated with fire and response related threats. Whilst demand has fallen over recent years the risk has changed as a result of heightened terrorist threat, increasing environmental events, significant building fires and increased legislative demands following the Grenfell Tower fire. In order to meet those demands the Authority has chosen to increase the council tax precept by just under 3%, the maximum allowed without recourse to a referendum. This increase in funding combined with plans to maximise debt servicing will allow the Chief Fire Officer to make good his commitment to reinvest in frontline services. Notably increasing the number of available fire engines from 26 to 30 and an increase in the number of firefighters from 620 to 642. The Authority will consult the public on its proposals over the next few months and has built this commitment into its five year medium term plan for 2019/20 – 2023/24.

Approximately 75% of the budget remains committed to delivering operational response and preventative services as these functions have been recognised as priority areas by the public following extensive consultation.



An increase in council tax by just below 3% (the maximum allowable without holding a public referendum), will mean the Band D Council Tax is therefore now £78.84. Most council taxpayers in Merseyside will pay Band A Council Tax of £52.56 about 14p per day towards their Fire and Rescue Service.

The Authority has set a budget of £60.282m for 2019/20, £0.6m higher than that in 2018/19. The main changes between this year's budget and last year's are:-

Reductions in support service, management & other costs	(£1.7m)
Increase in specific grants	(£0.4m)
Forecast inflation and cost increases	<u>£2.7m</u>
	£0.6m

The Authority has issued a precept on the five Merseyside District Councils of £29.224 million. Knowsley's contribution to expenditure financed by precept is £2.824 million, which represents 10% of the total precept.

#### Summary of Revenue Budget & Council Tax Requirement

2018-19 £'000		2019-20 £'000
75,269	Gross Expenditure	84,760
-4,802	Net Contribution from Reserves	-4,277
<u>-10,766</u>	Income & specific Grants for services	<u>-20,201</u>
59,701	Budget Requirement	60,282
-336	Collection Fund & Business Rates Surplus	-245
<u>-31,419</u>	Government Grant & Business Rate Funding	<u>-30,813</u>
27,946	<b>Council Tax Requirement</b>	29,224
365,022	<b>Tax-base</b>	370,674
£76.56	<b>Band D Equivalent</b>	£78.84

#### **Contact Us**

The Authority values the opinions of the people it serves. If you wish to comment about the services of the Authority please contact Fire and Rescue Service Headquarters on 0151 296 4000.

Ian Cummins, CIPFA,  
Treasurer  
Merseyside Fire and Rescue Authority  
Fire and Rescue Service Headquarters,  
Bridle Road, Bootle  
Liverpool, L30 4YD

[iancummins@merseyfire.gov.uk](mailto:iancummins@merseyfire.gov.uk)

LIVERPOOL CITY REGION

METRO MAYOR & COMBINED AUTHORITY



**LIVERPOOL  
CITY REGION**  
COMBINED AUTHORITY



**METRO MAYOR**  
LIVERPOOL CITY REGION



**Steve Rotheram**

Liverpool City Region Metro Mayor

**Office of the Metro Mayor of the Liverpool City Region**

The Metro Mayor of the Liverpool City Region works with the Liverpool City Region Combined Authority (LCRCA) to ensure we all share in the benefits of a successful economy with no-one left behind.

He's accountable to, and represents the people of, all six boroughs in Liverpool City Region: Halton, Knowsley, Liverpool, Sefton, St Helens and Wirral.

The Metro Mayor steers the work of the Combined Authority, leading on issues such as the economy, transport, housing and skills.

Responsible for shaping the future of our region, the Metro Mayor represents Liverpool City Region people, enabling them to speak with one voice to make the case for a fairer deal and better quality of life, at the heart of government and on the world stage.

**Liverpool City Region Combined Authority**

The LCRCA consists of the six councils in the Liverpool City Region and the Metro Mayor, and works with other local services, businesses, trade unions, communities and other partners to improve the city region.

The LCRCA gives local people more control over issues affecting our lives and is delivering an investment programme worth over £1 billion.

The Metro Mayor and the LCRCA have already delivered real benefits for the city region, including:

- 9,000 jobs and 5,500 apprenticeships;
- £189m in extra government funding for transport, homelessness and skills;
- £6m to support local high streets;
- 800 families into employment through Households into Work;
- £1 fast tag Mersey Tunnels toll;
- Half price bus travel for apprentices;
- £8.3m of new cycling and walking routes; and,
- New state of the art trains for the Merseyrail network.

Knowsley has received tens of millions of pounds of funding, which without the Liverpool City Region’s devolution deal it would not otherwise have had, supporting projects including the Shakespeare North Playhouse, improvements to the Knowsley Expressway and investment in local colleges.

To facilitate continued investment, progression with the City Region devolution aims and objectives and enable LCRCA to continue to deliver projects for the city region, such as ultra-fast digital connectivity, a Mayoral Transport Plan, and an apprenticeship portal, a Mayoral Precept will be levied for the financial year 2019/20. This precept is raised in accordance with the powers and functions conferred upon the Metro Mayor under the Combined Authorities (Finance) Order 2017 and will enable LCRCA to ensure its long term financial sustainability. In council tax terms, the new precept equates to a charge of £12.67 per band A property and £19.00 per band D property. As 2019/20 is the first year in which a Mayoral Precept has been levied, no comparator information is available for 2018/19.

The number of properties used as the Tax Base for calculating the 2019/20 band D charge below (405,624) includes Halton as well as all other Merseyside Authorities.

<b>2018/19 £'000</b>		<b>2019/20 £'000</b>
149,285	Gross Expenditure	159,935
(50,470)	Income and Specific Grants	(42,945)
(95,400)	Income from Levy	(95,400)
(3,415)	Contributions from Reserves	(13,915)
-	<b>Council Tax Requirement</b>	<b>7,675</b>
N/A	Tax Base	405,624
<b>N/A</b>	<b>Band D Equivalent</b>	<b>19.00</b>

For more information, visit [www.liverpoolcityregion-ca.gov.uk](http://www.liverpoolcityregion-ca.gov.uk)

## Transport Funding

The LCRCA's transport responsibilities are funded through transport levies across each of the six councils. This funds concessionary travel, subsidised bus services, the Mersey Ferries and a range of other services.

The transport levy 2019/20 for each of the Merseyside Councils within the LCRCA is:

	Transport Levy 2018/19 £'000	Transport Levy 2019/20 £'000
Knowsley	10,032	10,006
Liverpool	32,869	33,095
St Helens	12,107	12,073
Sefton	18,605	18,490
Wirral	21,786	21,736
<b>Total</b>	<b>95,400</b>	<b>95,400</b>

For historical and legal reasons Halton Council currently provide transport activities directly within the boundaries of the borough of Halton.

This is funded through a differential transport levy collected by Halton on behalf of the LCRCA which will be £3.1m for 2019/20.

### Mayor Steve Rotheram



Metro Mayor Liverpool City Region

### Mr John Fogarty, B.A. Hons, C.P.F.A.



Director of Corporate Services: Liverpool City Region Mayoral Combined Authority

## Merseyside Recycling & Waste Authority (MRWA)



We are the public body responsible for dealing with household waste once it's been collected from your home.

Using the latest technologies we aim to make sure as much waste as possible is sustainably managed. Our Energy from Waste facility in Wilton diverts over 92% of Merseyside's non-recycled waste from landfill – and in the process saves more than £100m in current landfill disposal costs over the life of its contract.

We work hard to persuade Merseyside's householders to use less in the first place and, through our 14 Household Waste Recycling Centres and District Council kerbside collections, to recycle as much as they can. Together with our Council partners we're making steady progress. Last year, 38.9% of Merseyside's household waste was re-used, recycled and composted. You can read more about our Sustainability, Accountability and Deliverability on [www.merseysidewda.gov.uk](http://www.merseysidewda.gov.uk).

### Financial Summary

	2018/19 £m	2019/20 £m
Gross Expenditure	72.761	76.408
Landfill Tax	0	0
Total Net Expenditure	72.761	76.408
Contribution to Reserves	0	0
Total Requirement	72.761	76.408
Use of Reserves	(1.267)	(1.411)
Levy	71.494	74.998
<b>Levy per head</b>	<b>£51.14</b>	<b>£52.93</b>

The Levy for Knowsley Council for 2019/20 will be £8,103,868

### For more information contact:

Merseyside Recycling and Waste Authority

7<sup>th</sup> Floor,

No.1 Mann Island,

Liverpool

L3 1BP

Tel: 0151 255 1444

E-mail: [enquiries@merseysidewda.gov.uk](mailto:enquiries@merseysidewda.gov.uk)

Web: [www.merseysidewda.gov.uk](http://www.merseysidewda.gov.uk) / [www.recycleformerseysideandhalton.com](http://www.recycleformerseysideandhalton.com)



## Coroners Service Levy

The day to day cost of running the Coroners Service is apportioned between the Councils of Knowsley, Sefton and St Helens on the basis of population and is a service very much demand led, based on mortality levels and governed largely by the high cost of professional fees for Morticians, Pathology and Forensics.

Knowsley Coroners Service has budgeted for a charge to the council of £0.200m in 2019/20 compared to £0.196m in 2018/19. The figures are subject to final confirmation.

## Environment Agency Levy

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 6500 kilometres of main river and along tidal and sea defences in the area of the North West 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:

	<b>North West Regional Flood and Coastal Committee</b>	
	<b>2018/19</b>	<b>2019/20</b>
	<b>'000s</b>	<b>'000s</b>
Gross Expenditure	£46,481	£83,428
Levies Raised	£3,938	£4,017
Total Council Tax Base	2,110	2,145

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 2%.

The total Local Levy raised has increased from £3,937,888 in 2018/19 to £4,016,646 for 2019/20.

## Council tax valuation bands

Council tax is charged on most homes. It does not matter whether the home is rented or owned, or whether it is lived in or not. Each home is placed in one of eight valuation bands by the Valuation Office Agency (VOA) based on the amount it would have sold for on 1 April 1991. Your property's band is shown on the front of your bill and the table below shows 1991 property values for each Council Tax band.

## Appealing against your valuation band

You may be able to appeal against the valuation band if:-

- You have become liable for the Council Tax for the property within the last six months; or,
- There has been a change in the building, or physical state of the local area, which could affect the value of your home.

For more information you should contact the Listing Officer at:

- Manchester Valuation Office, Manchester One, 53 Portland Street, Manchester, M1 3LD
- On the web via <http://www.gov.uk/voa/contact>
- By telephone 03000 501501, or
- You can visit [www.voa.gov.uk](http://www.voa.gov.uk) to check your property banding

## You must continue to pay your council tax in full pending any appeal decision

The actual amount you are billed will vary, dependent upon which of the eight valuation bands your home has been placed in:

		Knowsley	Police & Crime Commissioner	Fire & Rescue Authority	Liverpool Mayoral Precept	Total
	<b>Net requirement £m</b>	<b>53.198</b>	<b>7.235</b>	<b>2.824</b>	<b>0.681</b>	<b>63.938</b>
	% increase in Council Tax Bill:					
	- Knowsley Council	2.99	13.49	2.98	-	
	- Adult Social Care Precept	0	-	-	-	
	- Total % increase	2.99	13.49	2.98	N/a	
Valuation Band	Range of values					
<b>A</b>	Up to and including £40,000	990.04	134.65	52.56	12.67	1,189.92
<b>B</b>	£40,001 - £52,000	1,155.05	157.09	61.32	14.78	1,388.24
<b>C</b>	£52,001 - £68,000	1,320.05	179.53	70.08	16.89	1,586.55
<b>D</b>	£68,001 - £88,000	1,485.06	201.97	78.84	19.00	1,784.87
<b>E</b>	£88,001 - £120,000	1,815.07	246.85	96.36	23.22	2,181.50
<b>F</b>	£120,001 - £160,000	2,145.09	291.73	113.88	27.44	2,578.14
<b>G</b>	£160,001 - £320,000	2,475.10	336.62	131.40	31.67	2,974.79
<b>H</b>	Over £320,000	2,970.12	403.94	157.68	38.00	3,569.74

In addition residents who live in parishes will have to contribute towards the cost of their parish council. These additional costs are as follows:

Valuation Band	Cronton	Halewood	Knowsley	Prescot	Whiston
	£	£	£	£	£
A	32.87	52.50	71.93	56.35	50.82
B	38.34	61.25	83.91	65.75	59.29
C	43.82	70.00	95.90	75.14	67.76
D	49.30	78.75	107.89	84.53	76.23
E	60.26	96.25	131.87	103.31	93.17
F	71.21	113.75	155.84	122.10	110.11
G	82.17	131.25	179.82	140.88	127.05
H	98.60	157.50	215.78	169.06	152.46

## Discounts and status discount disregards

The full Council Tax charge assumes two adults are living in the property. If only one adult lives in the property, and in certain other circumstances, a discount may be applied.

### Single person discount

If only one adult lives in a property, a single person discount of 25% may be awarded. This discount is not based on your income.

When considering the number of adults living in a property, we do not count certain people. These are known as **discount disregards** and include:

- full-time students, student nurses, apprentices and youth-training trainees;
- patients living in hospital;
- people who are being looked after in care homes;
- people who are severely mentally impaired;
- people staying in certain hostels or night shelters;
- 18 and 19 year olds who are at or have just left school;
- care workers working for low pay, usually for charities;
- people caring for someone with a disability who is not a husband or wife, partner or child under 18;
- members of visiting forces and certain international institutions;
- foreign diplomats and certain members of international organisations;
- members of religious communities (for example, monks and nuns);
- people in prison (except those in prison for not paying their Council Tax or a fine).

## Annexes

From 1 April 2014 a 50% reduction in the amount of council tax payable is available for people living in annexes (which are separately assessed and appear in the valuation list for council tax separately from the main dwelling) provided they are related to the person liable to pay the council tax of the main dwelling (or the person who would be so liable were it not for an exemption or 100% discount or reduction).

This reduction is also available for people living in dwellings with annexes which are unoccupied, provided they are using those annexes as part of their main residence.

### Vacant Properties (Unoccupied and Unfurnished)

The Government has given local authorities discretion to award discounts on empty properties, the cost of which is borne locally:-

- For unoccupied and unfurnished properties, a discount of 100% is available for one calendar month from the date that the property first becomes unoccupied and unfurnished. After this date, the full Council Tax charge becomes due;
- No discount is available for properties that require major repairs and these will be charged at the full Council Tax level from the date they become vacant;
- Properties which have been unoccupied and unfurnished in excess of 2 years will be subject to an additional premium charge of 50%. You must notify us within 21 days if you believe that the premium charge does not apply. If you do not do this, you may be required to pay a penalty.

### Second homes and unoccupied furnished Property

If a property is not anyone's main home, the owner will be charged the full council tax. This will apply to **unoccupied properties** (which are substantially furnished) and **second homes** (furnished properties that are not used as main residences). Second homes could have the council tax reduced by 50% in the following situations:

- The council tax payer is required to live elsewhere in job-related accommodation because of the terms and conditions of their employment, for example, a caretaker, minister of religion or a member of the armed services. This does not apply to a second home that you are renting because living there is convenient for work.
- The second home is a pitch occupied by a caravan or a mooring occupied by a boat.
- A planning restriction on the second home prevents occupancy for a continuous period of at least 28 days in a year.

### Property exempt from council tax

Council Tax is not charged on properties which fall under the following classes:

- **Class B** - The property is unoccupied (furnished or unfurnished) was last occupied by, and is owned by, a charity. Exempt for up to six months.
- **Class D** - The property is unoccupied (can be furnished) because the liable person is in prison.
- **Class E** - The property is unoccupied (can be furnished) because the liable person is a permanent patient in a hospital or a care home.
- **Class F** - The property is unoccupied (can be furnished) because the liable person has died and probate or letters of administration have not yet been granted. The exemption may continue for up to six months after probate or letters of administration have been granted, as long as the property remains unoccupied and has not been sold or transferred to someone else (including a beneficiary).

- **Class G** - The property is unoccupied (can be furnished) because nobody is allowed to live there by law.
- **Class H** - The property is unoccupied (can be furnished) and a minister of religion will be moving in.
- **Class I** - The property is unoccupied (can be furnished) because the liable person is receiving care elsewhere (but not in a residential care home which would come under class E).
- **Class J** - The property is unoccupied (can be furnished) because the liable person is caring for someone elsewhere.
- **Class K** - The property is unoccupied (can be furnished) because the liable person is a student living elsewhere to study.
- **Class L** - The property is unoccupied (can be furnished) because it has been repossessed.
- **Class M** - The property is a hall of residence for students.
- **Class N** - The property is lived in only by students.
- **Class O** - The property is owned by the Ministry of Defence and lived in only by members of the armed services.
- **Class P** - The property is lived in only by visiting service personnel.
- **Class Q** - The property is left unoccupied by a bankruptcy trustee (can be furnished).
- **Class R** - The property is an empty caravan pitch or a boat mooring.
- **Class S** - The property is lived in only by people who are under 18.
- **Class T** - The property is an unoccupied part (can be furnished) of another property and may not be let separately due to planning restrictions.
- **Class U** - The property is lived in only by people who are severely mentally impaired.
- **Class V** - The property is lived in by at least one foreign diplomat or specified member of an international organisation.
- **Class W** - Part of the property is lived in separately (as a self-contained flat or house) by a dependent elderly (aged 65 or over) or disabled relative of the family.

Claims for unoccupied property exemptions or discounts must be made at the time the property becomes unoccupied so that we can verify the claim. If you make the claim after the property is reoccupied, you will be asked to provide evidence to prove that the property was previously unoccupied (substantially unfurnished).

**If your bill shows that you have an exemption or discount, you must tell us about any change in circumstance that affects your entitlement within 21 days. If you do not do this, you may be required to pay a penalty.**

## People with Disabilities

If you, or someone who lives with you, needs a room, an **additional** kitchen or bathroom, or extra space (e.g. sufficient floor space to use a wheelchair indoors) to meet special needs arising from a disability, you may be entitled to a reduced Council Tax charge. The charge may be reduced to that of a property in the band immediately below the band for your property shown on the valuation list.

For more information, or to apply for a disabled reduction, visit [www.knowsley.gov.uk/residents/council-tax](http://www.knowsley.gov.uk/residents/council-tax)

## Problems Paying

If you experience genuine difficulty in meeting your council tax payments, please contact us immediately so that we can try to help you. If you do not make your payments when due, the full balance may become payable and additional costs may be added to your account. If you would like to access independent money / budgeting advice and support, further details about free local and national organisations can be found on page 30 of this booklet.

## Council Tax Reduction

If you, or your partner, are on a low income, you may be entitled to a reduction in the amount of Council Tax that you need to pay. The amount of reduction will depend on your Council Tax liability, your income and savings, the size of your household and your household's income and savings (your savings and capital must be less than £16,000).

**If you are receiving council tax reduction, you must tell us immediately, in writing, about any changes in your circumstances which might affect your entitlement. This could include changes to your income, changes to the people living in your household or changes to their income. You must tell us within one calendar month of the change.**

## Second Adult Rebate for Pensioners

If you are a pensioner and you pay Council Tax but do not qualify for a reduction in your Council Tax under our Council Tax Reduction Scheme because your income is too high, you might still qualify for some help towards your Council Tax if someone who lives with you is on a low income. 'Second Adult Rebate' can be paid where the person responsible for the bill is single (or classed as single because their partner is disregarded) and is sharing their home on a non-commercial basis with someone who is getting Income Support, Job Seekers Allowance, Universal Credit, Pension Credit or has a low income.

Second Adult Rebate is **not** available if you are responsible for paying Council Tax and you are of working age.

## **.How to claim a reduction in your Council Tax**

If you have not claimed before, or think you might qualify now, you need to fill in an application form. Claims must be made online at [www.knowsley.gov.uk/residents/council-tax](http://www.knowsley.gov.uk/residents/council-tax)

### **Council Tax – discretionary discount**

Under Section 13A (1) (c) of the Local Government Finance Act 1992 (as amended by Section 76 of the Local Government Act 2003 and the Local Government Act 2012), the Council has discretionary powers to reduce liability for Council Tax in relation to individual cases, or class(es) of cases, that it may determine and where national discounts and exemptions cannot be applied. This power will generally only be used in exceptional circumstances. Visit [www.knowsley.gov.uk/residents/council-tax](http://www.knowsley.gov.uk/residents/council-tax) for more information.

## Contact Customer Services

We can be contacted using our online services portal, online chat, by email, in writing, by phone or in person.

Our online services are available 24 hours a day, 7 days a week, are easy to use, fast and free!

You can use our [online services](#)

- To make a payment;
- To sign up to receive your council tax bill electronically;
- To report a missed bin, dog fouling, abandoned vehicles, fly tipping, littering, pot-holes, street lighting, noise pollution;
- To book a taxi vehicle test, a birth/death registration appointment, a pest control visit;
- To view your council tax account, apply for a school place, view your housing benefit information, upload evidence in support of a claim; or,
- To find out about your refuse collection dates and other information about your local area.

### Alternatively you can write to us at:

Knowsley Metropolitan Borough Council,  
Municipal Buildings,  
Archway Road,  
Huyton.  
L36 9UX

### Visiting in person, or for assistance with Council Tax, Council Tax Reduction enquiries or to make a payment

The Council's Contact Centre and One Stop Shops listed below will be pleased to assist with your enquiry. You can also make a payment at any of the One Stop Shops or a card payment by calling 0151 443 4476.

#### Contact Centre

**Council Tax:** Telephone 0151 443 4476

**Council Tax Reduction / Housing Benefit:** Telephone 0151 443 4042

#### **The Contact Centre opening times are:**

- Monday, Tuesday, Thursday, Friday: 9am to 5pm,
- Wednesday 9am to 4pm

#### **One Stop Shop opening times (for access and support to online services) are also**

- Monday, Tuesday, Thursday, Friday: 9am to 5pm,
- Wednesday 9am to 4pm



If you need to speak to an advisor in a One Stop Shop, they are available during the following times:

- Huyton, Monday – Friday, 10am – 2pm
- Kirkby, Monday – Friday, 10am – 2pm
- Prescott, Monday, Wednesday, Friday, 10am – 2pm
- Halewood, Tuesday, Thursday 10am – 2pm

### One Stop Shops

<b>Halewood</b>	The Halewood Centre, Roseheath Drive, Halewood, L26 9UH
<b>Huyton</b>	Huyton One Stop Shop, Municipal Buildings, Archway Road, Huyton, L36 9YU
<b>Kirkby</b>	The Kirkby Centre, Norwich Way, Kirkby, L32 8XY
<b>Prescot</b>	The Prescot Centre, Prescot Shopping Centre, Aspinall Street, Prescot, L34 5GA

### Emergency contacts (24 Hours)

<b>Emergencies outside of normal office hours</b> (Contact Centre hours, as above)	0151 489 6000
<b>Highways</b> (Footways & Street Lighting)	0151 443 3100
<b>Knowsley Housing Trust (KHT)</b> (Repairs)	0800 561 0007
<b>Homelessness</b>	0800 694 0280
<b>Social Services</b>	0151 443 2600

### Other Key service numbers:

<b>Environmental Services</b> (bin collections, street cleaning, pest control, bulky item collections and clinical waste collection)	0151 443 2400
<b>Planning Enquiries</b>	0151 443 2381
<b>Building Control, Highways and Dangerous Buildings</b>	0151 443 2380
<b>Elections</b>	0151 443 2222
<b>Knowsley Emergency Support Scheme</b>	0800 408 2014 or 0151 443 3200
<b>Financial Advice Line</b>	0151 443 3300
<b>Environmental Health, Consumer Protection and Licensing</b>	0151 443 2300
<b>Registrars</b>	0151 443 2900
<b>General Enquiries</b>	0151 489 6000
<b>Education General Enquiry</b>	0151 443 3232
<b>Home to School Transport</b>	0151 443 2500

## Comments, compliments and complaints

To contact us:

- Complete the online form at <https://secured.knowsley.gov.uk/haveyoursayform>;
- For feedback regarding Adult and Children Services you can also telephone 0151 443 3231;
- Write to: Customer Liaison Team, Knowsley Council, Huyton Municipal Building, Archway Road, Huyton, L36 9UX; or
- Pass your written comments to a member of staff at a One Stop Shop.

## Customer Care Policy

Knowsley Council is committed to delivering a good level of service to all of its customers and this policy sets out the standards of customer service that you can expect the Council to deliver.

[Download a copy of the customer care policy](#)

## **DATA PROTECTION**

### **Your Personal Information**

Knowsley Council is committed to supporting its residents to access the services and support that they are entitled to receive. To do this, we may need to collect and use information about the people we provide services to and others we have contact with. We may share information you provide to us, where appropriate, with other organisations but only for the purposes outlined below, and always within the principles of UK data protection legislation (the General Data Protection Regulation and Data Protection Act 2018). We will process personal information for the following purposes:

- The reason why you provided the information (such as making a benefit claim);
- To monitor our performance in responding to your request;
- To allow us to communicate with you and provide services appropriate to your needs (for example, arranging suitable access arrangements if you have mobility difficulties);
- To meet various legal requirements;
- To process financial transactions including grants, payments and benefits involving us, or where we are acting on behalf of other government bodies;
- Where you have consented to the processing;
- Where processing is necessary for the prevention and/or detection of crime (for example, where we are involved in the [National Fraud Initiative](#));
- Where it is necessary to protect individuals from harm or injury; and

Where your family is receiving services under Knowsley's Stronger Families Programme (Knowsley's response to the National Troubled Families Programme), we will share personal/sensitive information held by Knowsley Council and its partners with the Department for Communities and Local Government for research and evaluation purposes unless you choose to opt out of the data sharing process.

### **The council's promise to you:**

In deciding what personal information to collect, use and hold, we are committed to making sure that we will:

- Only collect, hold and use personal information where it is necessary and fair to do so;
- Keep your personal information secure and safe;
- Securely delete any personal information when it is no longer needed;
- Be open with individuals about how we use their information and who we share it with; and
- Adopt and maintain high standards in handling any personal information.

We may disclose personal information to a third party, but only where it is required by law or allowed under the data protection legislation. An example of this would be with educational records where we are required to share them with [Department for Education](#)

**For further details of how we deal with your personal information please see one of the following:**

Web: [www.knowsley.gov.uk](http://www.knowsley.gov.uk), click [Privacy Policy](#)

Or pick up a 'Your information' leaflet from your local One Stop Shop

### **What Rights Do I Have When It Comes To My Data?**

Under the General Data Protection Regulation, you have the following rights with regards to your personal data: -

- The right to subject access – you have the right to see a copy of the personal data that the Council holds about you and find out what it is used for.
- The right to rectification – you have the right to ask the Council to correct or remove any inaccurate data that we hold about you.
- The right to erasure (right to be forgotten) you have the right to ask the Council to remove data that we hold about you.
- The right to restriction – you have the right to ask for your information to be restricted (locked down) on Council systems
- The right to data portability – you have the right to ask for your data to be transferred back to you or to a new provider at your request.
- The right to object – you have the right to ask the Council to stop using your personal data or to stop sending you marketing information, or complain about how your data is used.
- The right to prevent automated decision making – you have the right to ask the Council to stop using your data to make automated decisions about you or to stop profiling your behaviour. (where applicable)

To find out more about your rights under the General Data Protection Regulation, please visit the Information Commissioner's [website](#).

To request a copy of your data or ask questions about how it is used, contact:-

Dan Howarth  
Data Protection Officer  
Knowsley Council  
Westmorland Road  
Huyton  
L36 9GL

Or email: [Inforights@knowsley.gov.uk](mailto:Inforights@knowsley.gov.uk)

**Who Can I Complain To If I Am Unhappy About How My Data Is Used?** You can complain directly to the Council's Data Protection Team by writing to: -

Dan Howarth  
Data Protection Officer  
Knowsley Council  
Westmorland Road  
Huyton  
L36 9GL

Or email: [data.protection.officer@knowsley.gov.uk](mailto:data.protection.officer@knowsley.gov.uk)

**You also have the right to complain to the Information Commissioner's Office using the following details:-**

The Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire SK9 5AF  
Telephone: 08456 30 60 60 or 01625 54 57 45  
Website: [www.ico.org.uk](http://www.ico.org.uk)

## TAKE CONTROL OF YOUR FINANCES

### Thinking about credit?

Many of us will use credit at some point to smooth the financial ups and downs of everyday life. Having savings to fall back on, even if only a small amount, can be a useful buffer, but it's not always easy to save when there are other demands on your money. If you use credit, choose the best option for you by following the guide below.

### 1 - Shop around – is it the right deal for you?

#### Think about:

- How much you need to borrow
- How much you'll be able to repay each week / month
- When you'll be able to pay it all back.

**Be honest with yourself** – if you won't be able to repay in full when you need to, don't be tempted by a pay day loan – you'll end up paying back far more than you need to.

Have a look in the table below to see how much you could save in interest payments with a Credit Union (based on borrowing £1,000). If you lend from a Credit Union instead of a doorstep lender you could save a whopping £583.50 in interest.

Lender	Typical Interest Rate (APR)	Repayment Terms	Monthly Repayment	Total Interest Paid
Credit Union	12.68%	12 months	£89.17	£70.01
Credit Cards	22.30%	12 months	£93.74	£124.87
Doorstep lender	177%	12 months	£182.52	£1,190.00

### 2 – Don't borrow to pay off debts

Get **free** face to face debt advice locally from;

- Citizens Advice Knowsley 0300 330 9008 or [www.citizensadviceknowsley.org.uk](http://www.citizensadviceknowsley.org.uk)
- Jubilee Debt Advice 0151 482 6089 or [www.big-help.info](http://www.big-help.info)

Call one of the free national helpline numbers below or go online;

- National Debtline 0808 808 4000 or [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)
- StepChange Debt Charity 0800 138 1111 or [www.stepchange.org](http://www.stepchange.org)
- Community Legal Advice 0845 345 4345 [www.clsdirect.org.uk](http://www.clsdirect.org.uk)

You don't have to pay for advice. Local agencies will also talk to the organisations you owe money to on your behalf.

### 3 - Where else could you go?

Some Credit Unions can lend you money, even if you haven't been saving with them (Enterprise and Knowsley Mutual in the Knowsley area). All Credit Unions offer 'savings based' loans and a safe way to save for a special occasion or a rainy day. Credit Unions in Knowsley are:

- Enterprise Credit Union 0151 482 0177 or [www.enterprisecreditunion.org](http://www.enterprisecreditunion.org)
- Knowsley Mutual Credit Union 0151 545 3380 [www.knowsleycu.co.uk](http://www.knowsleycu.co.uk)
- Southdene Credit Union (based in Kirkby) 0151 548 5200

### WANT ADVICE OR HELP BUDGETING?

#### **FREE local advice is available for all Knowsley residents**

It's never been more important to manage your money. For advice about how welfare reforms affect you, or someone to sit down with you and work out how you can make your money go further, local services can give you this help and support for free. **Remember, don't pay for advice!**

The organisations below offer **free** face to face advice - from a quick benefit check to make sure you're getting everything you're entitled to, to help with benefit claims, debt and money advice. Get in touch to see how they could help.

#### **Prescot and Whiston Community Advice Centre** 0151 443 4639

For welfare benefits and advice:

[www.prescotadvice.btck.co.uk](http://www.prescotadvice.btck.co.uk) or email [prescotadvice@btinternet.com](mailto:prescotadvice@btinternet.com)

Prescot Centre, Prescot, L34 5GA

#### **Citizens Advice Knowsley**

For welfare benefit, debt and money management:

'Adviceline' open for telephone advice, Monday to Friday, from 10am - 4pm.

Call 0300 330 9008

Email: [advice@citizensadviceknowsley.org.uk](mailto:advice@citizensadviceknowsley.org.uk)

For details of local offices and opening hours, please visit

[www.citizensadviceknowsley.org.uk](http://www.citizensadviceknowsley.org.uk)

**Knowsley Council's Benefit Visitors** 0151 443 4045 (offer home visits for residents who are vulnerable or housebound)

**Jubilee Debt Advice** 0151 482 6089 Free, confidential debt advice [www.big-help.info](http://www.big-help.info)

Changing Lives, 101 – 105a Cherryfield Drive, Kirkby - Open Fridays 10am – 2pm

St Mary's Church, Leathers Lane, Halewood - Open Saturdays 12pm – 2pm

Debt advice is also available at the Knowsley Foodbank distribution centres. Click [here](#) for opening times and details.

### **Centre 63**

For 16-25 year olds, including housing, money, benefits and debt support. Based in Kirkby with outreach services in Huyton.

[www.centre63.org.uk](http://www.centre63.org.uk)

Old Hall Lane, Kirkby, L32 5TH

0151 549 1494

For more information, search 'Financial Advice' on the Knowsley Council website at [www.knowsley.gov.uk](http://www.knowsley.gov.uk)

### **Universal Credit and Universal Support**

Universal Credit is a single monthly payment introduced by the Government to replace a number of working age benefits and tax credits. Visit the [Universal Credit](#) page of Knowsley Council's website to find out more.

Universal Credit is different as:

- You apply online – [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit) for more information on rates and who can claim
- It's a single payment for your household
- It's paid monthly
- It includes Housing Costs (to cover some or all of your rent). You need to pay your landlord yourself from this.

A claim for Universal Credit will affect any existing Council Tax Reduction (CTR) you receive. To keep receiving this, you must make a claim for Council Tax reduction, even if you already received help before you moved to Universal Credit. Visit the [Council Tax Reduction](#) page for more information.

### **What else is new?**

Support can help you manage the changes which come with Universal Credit. Many people find monthly payments difficult until their finances fall into place, even if they are good at budgeting. It can take 5-6 weeks for your first payment to arrive so many will benefit from the options below. If you think you may find it hard to budget or pay your rent, it is important that you talk to your Work Coach at the Job Centre.

Citizens Advice Knowsley will deliver 'Universal Support: Help to claim' from April 2019. Open to all residents who make or plan to make a claim for Universal Credit. Support is available to guide residents through all parts of making a new claim, until the first payment is received.

Contact them on 0300 330 9008 or visit [www.citizensadviceknowsley.org.uk](http://www.citizensadviceknowsley.org.uk) for more information.



## **All Universal Credit claimants are entitled to:-**

### **Ask for an advance payment**

You can ask to receive up to 100% of your Universal Credit early, if you'll find it difficult to wait for the first payment, for example, if rent is due. Your regular payments will be lower until this is repaid. Call the Universal Credit helpline on 0800 328 5644 or speak to your Work Coach at the Job Centre.

### **Ask for an Alternative Payment Arrangement**

This lets you request that the payment for your rent goes directly to your landlord (called a Managed Payment), is received more often than monthly, or is split between you and your partner (if you are both claiming Universal Credit). Visit the DWP Universal Credit website or [Universal credit](#) page on Knowsley Council's website to find out more.