

KNOWSLEY METROPOLITAN BOROUGH COUNCIL

Budget Summary

2016 – 2017



CONTENTS

	<i>Page</i>
1	Knowsley Council's Budget - Foreword 3
2	Knowsley's Revenue Budget 2016/17 5
3	Police and Crime Commissioner for Merseyside 6
4	Merseyside Fire and Rescue Authority 8
5	Parish and Town Councils 10
6	Merseyside Recycling and Waste Authority 13
7	Liverpool City Region Combined Authority (Transport Levy) 14
8	Coroners Service 16
9	Environment Agency North West Region 16
10	Council Tax Demand Notice Explanatory Notice 17
11	Council Tax Reduction 22
12	Contact Information 24
13	Data Protection 27
14	Take control of your finances 29
15	Want Advice or help budgeting? 31
16	Universal Credit and Personal Budgeting Support 32

KNOWSLEY COUNCIL'S BUDGET

The Government continues to impose significant cuts in funding for local authorities. Since 2010 Knowsley has had a real terms cut in funding of 52%.

Knowsley council has lost more than £75 million from its budget since 2010 and is one of the areas of the UK most severely affected by the Government's funding cuts. The Council will continue to lobby the Government to make the future distribution of Government funding fairer and allocate funding where it is needed most – but the Government's latest announcements mean that on top of the previous cuts, Knowsley will have to save another £46 million over the next four years.

Knowsley has already had to make big changes to the way in which it provides services – by changing the way we do things, cutting jobs, reducing the frequency of services and in some cases stopping doing things altogether. Now the Council must make further savings of £16m to balance its budget for 2016/17 and must start planning for the continued cuts in the following years. This will include making an increase in the level of Council Tax.

Knowsley has been proud to have frozen Council Tax for the last five years – to help residents manage their tough financial challenges. However with the Government now planning to withdraw the majority of Knowsley's grant funding by 2020, the Council must do all it can to generate more income locally through Council Tax and Business Rates. This is the only way that the Council can continue to provide the services that our residents rely on.

At the same time as the Government is cutting the Council's funding, the cost of providing social care services is increasing. This is an urgent issue that the Council must address. The Government's solution is to encourage councils to raise Council Tax by 2% to cover the shortfall. While these additional resources will help, there will still be a significant budget shortfall in Social Care over the coming years that the Government expects the Council to manage.

So Knowsley has had to make tough decisions in setting its 2016/17 budget. The Council has already had to save money in the past by reducing services like the frequency of grass cutting on the roadside, reducing library opening hours and handing over the running of our community centres to community groups. In the coming year the Council has had to focus on reducing the costs and demand for social care services, whilst ensuring that resources are allocated where the need for support is greatest.

To plan for the future, the Council will continue to invest in its future. The Council is investing £1m in the establishment of an Education Commission – which will be a partnership of key stakeholders who will identify and be responsible for delivering improved educational attainment in Knowsley. The Council will also invest £2.8m as part of the Liverpool City Region's "Ways to Work" Programme - which will see Knowsley work with 4,000 residents to help them find 1,800 new jobs over the next three years.

Your Council Tax

Despite this year's increase, Knowsley Council has again set a Council Tax that remains below the national average, and will continue to be the second lowest on Merseyside. Knowsley Council's charge for most households in the Borough (those in Band A) will be £847, with a further £17 specifically to help fund permanent investment in Adult Social Care services.

Your Council Tax bill also includes amounts to pay for Police and Crime Commissioner for Merseyside and Merseyside Fire & Rescue Authority services that have increased their precept amounts. Some bills will also include precepts from Town or Parish Councils some of which have also increased. Details on 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 booklet. 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

James Duncan BA, CPFA
Executive Director (Resources)

Knowsley's Revenue Budget 2016/17

	2016/17 Net Expenditure £m	2015/16 Net Expenditure £m
Services provided directly by the Council		
Adult Social Care	47.197	50.579
Children's Social Care	20.457	19.909
Customers And Employees	4.488	4.783
Early Help	3.654	6.374
Economic Development	0.714	1.321
Education Improvement	1.170	1.008
Environmental Health	1.214	1.188
Governance	2.284	2.833
Inclusion Service	1.373	1.651
Neighbourhoods	5.270	4.810
Office of the Chief Executive	0.219	0.438
Other Children's Services	1.493	2.326
Policy And Partnerships	1.824	2.507
Public Health And Wellbeing	1.821	3.948
Regeneration And Housing	8.433	8.404
Resources	0.477	0.889
Safeguarding And Quality Assurance	1.665	1.310
Total	103.753	114.278
Other council budgets		
Treasury Management	6.250	7.728
Council-wide Budgets	6.486	11.024
Inflation and Contingency Budgets	13.720	(2.053)
Approved Investments	-	15.224
Use of Reserves	(2.242)	(15.381)
Total	24.214	16.542
Total budget for services provided by Knowsley Council	127.967	130.820
Charges for services provided by other bodies (Levies)		
Liverpool City Region Combined Authority (Transport Levy)	11.093	11.979
Waste Disposal Authority (estimate)	7.218	7.076
Coroners Service	0.188	0.200
Environment Agency (Flood Defence)	0.062	0.061
Probation Service (estimate)	0.006	0.006
Total	18.567	19.322
Knowsley Council's total revenue budget requirement	146.534	150.142
Government formula grant funding received by the Council	(103.301)	(109.499)
Amount of Knowsley Council's budget to be funded from council tax	43.233	40.643
Police and Crime Commissioner precept	5.432	5.208
Fire and Rescue Authority precept	2.432	2.331
	7.864	7.539
Total amount to be funded from Council Tax	51.097	48.182

Council Tax Bills (Amount per "Band A" property)	<u>Knowsley</u> <u>Council</u> £	<u>Police and Crime</u> <u>Commissioner</u> £	<u>Fire and Rescue</u> <u>Authority</u> £
2015/16	830.72	106.45	47.65
2016/17	863.87	108.53	48.59
Increase (%) *	3.99%	1.95%	1.98%

***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 and Merseyside Fire and Rescue Service) each appear as 2%. The actual increases are shown above.

KNOWSLEY'S MAJOR PRECEPTORS

Your Council Tax Bill includes a “precept” for the budget requirements of the Police and Crime Commissioner for Merseyside and the Merseyside Fire & Rescue Authority. Statements regarding the 2016/17 Budget and Precept are set out below.

Police and Crime Commissioner for Merseyside



I have a statutory duty and electoral mandate to ensure an efficient and effective police service is delivered by the Chief Constable on behalf of the public.

In addition, I have a statutory responsibility to produce an annual budget, including setting the council tax requirement for the Police Service on Merseyside. The council tax requirement provides the balance of funding not covered by government grant.

Setting this year’s budget has again not been an easy task, particularly in the face of continuing financial constraints on the police service. However, by making £9.6m of savings and the utilisation of £2.4m of one-off funding, I have been able to set a balanced budget for 2016/17, resulting in a council tax requirement of £57.9m. In council tax terms this is equivalent to £108.53 per property per year at Band A and £162.80 at Band D, a 1.95% increase on the 2015/16 current level.

The budget in 2016/17 will provide sufficient resources to enable the Chief Constable to address the key priorities set out in my Police and Crime Plan, which are:-

- Prevent Crime and Anti-Social Behaviour;
- Provide a Visible and Accessible Neighbourhood Policing Style;
- Tackle serious and Organised Crime; and
- Support Victims, Protect Vulnerable People and Maintain Public Safety

With regard to beyond 2016/17, there still remains a very significant financial and policing challenge for the Police Service in the years ahead, with estimated savings of over £22.1m being required to be made by the end of 2020/21. Consequently, I am working closely with the Chief Constable to develop a series of reviews across all areas of business that will achieve the savings requirement, whilst keeping the precept low and ensuring Merseyside has the most resilient and effective force possible.

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 or write to the Police and Crime Commissioner for Merseyside, Allerton Police Station, Rose Lane, Liverpool, L18 6JE.

POLICE AND CRIME COMMISSIONER BUDGET

2015/16		2016/17	
£m		£m	
322.935	GROSS EXPENDITURE	318.581	
(1.951)	Income	(1.776)	
(5.590)	Specific Government Grants	(5.462)	
315.394	NET OPERATING EXPENDITURE	311.343	
(8.394)	Contribution from Reserves	(0.318)	
2.263	Contribution to General Balances	0.000	
309.263	NET BUDGET REQUIREMENT	311.025	
(123.170)	Less: Police General Grant	(122.467)	39.4%
(113.491)	DCLG Formula Funding	(112.843)	36.3%
(14.103)	Local Council Tax Support Grant	(14.103)	4.5%
(1.538)	Legacy Council Tax Freeze Grant	(1.538)	0.5%
(2.263)	Collection Fund Surplus	(2.151)	0.7%
54.698	COUNCIL TAX REQUIREMENT	57.923	18.6%
342,548	Tax base	355,792	
£159.68	Band D Equivalent	£162.80	
£3.05	Increase in Band D Equivalent	£3.12	1.95%

Why has the Gross Expenditure Changed?

	£m
GROSS EXPENDITURE 2015/16	322.935
Net Committed Growth	6.191
Pay and Prices Inflation	3.348
One-off Commitments for 2016/17	1.986
Reduction in Specific Grant Related Gross Expenditure	(0.286)
Removal of Previous Years One-off Commitments	(5.951)
Merseyside Police Savings	(9.642)
GROSS EXPENDITURE 2016/17	318.581

Why has the Council Tax Requirement Changed?

	£m
COUNCIL TAX REQUIREMENT 2015/16	54.698
Increase in Tax base	2.115
Increase in Band D Equivalent	1.110
COUNCIL TAX REQUIREMENT 2016/17	57.923

MERSEYSIDE FIRE & RESCUE AUTHORITY

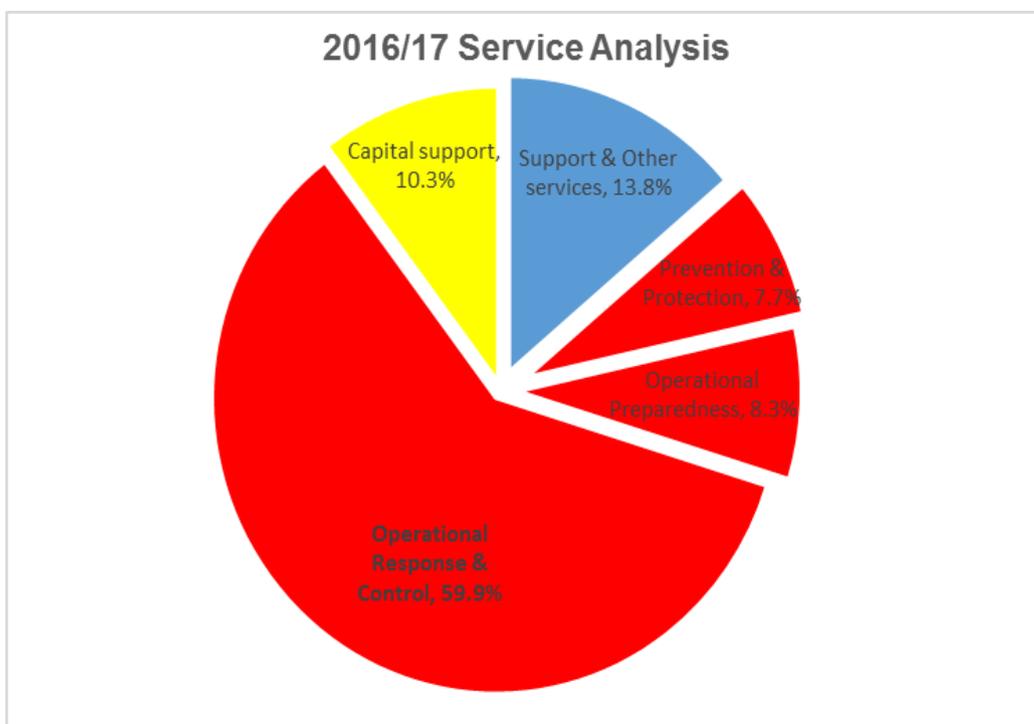
PRECEPT INFORMATION 2016-2017

Over 30% or £18.7m of the Authority's funding in 2015/16 came from a Government Grant which is known as Revenue Support Grant (RSG). The Government has reduced the Authority's RSG in 2016/17 by £2.2m or 11.8%, and plans to reduce it by £7.7m to £11.0m by 2019/20. The RSG reduction in 2019/20 would represent a 50% cut in grant in real terms after factoring in future anticipated inflation.

After taking into account unavoidable future cost pressures and the impact of the reduction in the RSG the Authority identified an £11.0m financial challenge by 2019/20. To deal with this the Authority has approved a four year financial plan (2016/17 – 2019/20) that delivers £11.0m of savings by 2019/20. The plan was prepared on the basis that the Authority's priority is to minimise the impact of grant reductions on frontline services by cutting management, technical and support costs in the first instance. In determining the saving options the Authority, after identifying £7.0m from technical and support areas, was left with no alternative but to find £4.0m of savings from operational response.

The Authority will consider operational response saving proposals from the Chief Fire Officer during 2016/17 but it will have no option but to reduce the number of firefighters employed by up to 100 posts or 15% of the current establishment. This will mean fire stations will no longer be staffed as they are now and the number of appliances will be reduced.

Approximately 76% of the budget remains committed to delivering frontline response and preventative services as these functions were recognised as priority areas by the public following extensive consultation.



As a consequence of the financial challenge facing the Authority it must adhere to its approved financial plan and increase council tax by just below 2% (the maximum allowable without holding a public referendum). The band D Council Tax is therefore now £72.89. Most council taxpayers in Merseyside will pay about 13p per day towards their Fire and Rescue Service.

The Authority has set a budget of £61.507 million for 2016/17, £0.662m lower than that in 2015/16. The main changes between this year's budget and last year's are:-

Reductions in support service, management & other costs	(£1.3m)
Unavoidable cuts in front line staffing	(£2.7m)
Increase in capital financing costs to fund capital expenditure	£0.3m
Forecast inflationary cost increases	£0.6m
Changes to Employer National Insurance contributions	£1.0m
Reserves adjustment	<u>£1.4m</u>
	(£0.7m)

The Authority has issued a precept on the five Merseyside District Councils of £25.934 million, which is equivalent to a Council Tax of £72.89 for a Band D property. Knowsley's contribution to expenditure financed by precept is £2.432 million, which represents 9% of the total precept.

Summary of Revenue Budget & Council Tax Requirement

2015/16		2016/17
£'000		£'000
69,593	Gross Expenditure	72,205
-1,229	Net Contribution from Reserves	-4,316
-6,100	Income & Specific Grants for services	-6,357
62,264	Budget Requirement	61,532
-778	Collection Fund Surplus	-647
-37,004	Government Grant & Business Rate Funding	-34,951
24,482	Council Tax Requirement	25,934
342,548	Tax-base	355,792
£71.47	Band D Equivalent	£72.89

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

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 after deducting the funding that the Government has provided to help mitigate reductions in their tax bases due to the Local Council Tax Reduction Scheme.

Gross Expenditure Budget				Precept		
	2015/16	2016/17	Increase + / - decrease	2015/16	2016/17	Increase + / - decrease
	£	£	%	£	£	%
Halewood	412,112	419,092	+1.69	283,876	318,215	+12.09
Whiston	248,937	251,175	+0.90	207,035	214,945	+3.82
Knowsley	358,359	354,599	-1.04	244,335	246,913	+1.06
Prescot	271,013	280,624	+3.55	198,591	203,631	+2.54
Cronton	23,323	23,487	+0.70	21,252	21,252	0.00

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

Halewood Town Council: Against yet more cuts by Central Government in our Council Tax Support Grant, which has been reduced by just over £24,000 in the last three years; to maintain and improve our services, the Town Council has reluctantly resolved to increase the precept in 2016/17 by the equivalent of £5.88 per annum at Band D.

This increase, the first for two years, will enable the Town Council to meet its net expenditure for the year including the payment of the Living Wage to its lowest paid employees.

Whiston Town Council: Whiston Town Council own three Community Centres in the Whiston area and residents are able to access facilities at very reasonable rates. Reserves are held at a level that is recommended by the external auditor. It is hoped to carry out building improvement at Whiston Town Hall within the coming year.

Knowsley Town Council: The Town Council has three indoor facilities: Knowsley Village Hall, the Bob Whiley Community Centre and the Sports Pavilion in Stockbridge Village. The Town Council is also responsible for 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. Additional refurbishment work has been carried out in the Bob Whiley Community Centre and the Town Council has commissioned a feasibility study for the extension of the Sports Pavilion at Pool Hey, Stockbridge Village. The Town Council is committed to providing affordable facilities for the benefit of the community it serves.

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

For the past three years, the Town Council has sponsored the provision of a free shuttle bus for residents to attend the Knowsley Flower Show, as well as sponsoring the junior class, and this year has sponsored local youths taking part in the Dallas Cup Football Tournament.

The Town Council has committed up to £70,000 towards the provision of a junior play park in the Hillside area of the township.

There is no increase in the precept for 2016/17, despite a reduction in the Local Council Tax Support Scheme

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.

This budget will enable Prescot Town Council to continue to deliver a high quality service to residents through the operation of the Town Hall, its extensive events programme and high quality green spaces.

The Town Hall is proving to be an extremely popular venue, catering for all ages from children's Dance and Drama classes to the Prescot Luncheon Club which provides affordable hot lunches to local pensioners. The popularity of the Town hall has seen a rise in the Town Council's income which we have been able to use to offset the loss of funding received through central government and has also meant that we have been able to maintain the precept at the same level for the past six years. Further details on the Town Hall are available on the facilities page of the Town Council's website <http://www.prescot-tc.gov.uk>

The Town Council also remains committed to the development and enhancement of its outdoor facilities. Eaton Street Parks looks set to retain its Green Flag Status with the Town Council, Knowsley Council and the Friends of Eaton Street having recently worked together to replace the old scout hut on Eaton Street park with a brand new Community Building. The Council's focus will now switch to Brown's Field, with the inclusion of a £10,000 budget to carry out enabling works that will inform a future funding application. In addition to the development works this budget meets the ongoing £25,000 grounds maintenance requirement on the public open space at Brown Field and Eaton Street Parks, thereby meeting the Council's commitment to improving and maintaining Prescot's Green Spaces.

Prescot Town Council's events programme is second to none, easily engaging over 5,000 residents each year, with events such as the Prescot Carnival (the only event of its type in the Knowsley Area) Prescot Christmas Light Switch on Event and Prescot's Armistice Day Remembrance Service.

This budget will enable the Town Council to meet its on-going aims of achieving the Local Council Award and improving the level of service it offers to residents of Prescot demonstrated by the inclusion of a budget for Town Centre Christmas lighting this will be achieved by working with its partners in Prescot Town Team and Geraud Markets (owners of Prescot Shopping Centre).

The Council's commitment to supporting Prescott's local community organisations is once again evident by the inclusion of a £6,500 community fund budget and fixed annual contributions to the maintenance of the Town Clock (at St Mary's Church), Prescott Festival, Phoenix Night and a Community Initiatives budget totalling £3,500. Application forms for the community fund are available online at <http://www.prescot-tc.gov.uk>

Explanatory note regarding Prescott Town Council's precept stand-still:

In spite of continued public sector funding cuts, and additional financial demands placed on local councils, the elected members of Prescott Town Council are aware of the difficult financial times many of our residents find themselves in. Therefore, for the **sixth** year running, the Town Council have resolved not to increase the Precept asked of its' residents.

Cronton Parish Council: It has been a year since the Parish Council took over the maintenance of the Pasture. The park is an important asset for Cronton and we are pleased to continue to keep it at the highest standard for the enjoyment of residents. The target for 2016/17 is to improve the drainage of the playing field. A substantial amount of our small reserve will be used to match fund the project.

The Council Office also acts as a community hub providing residents a meeting place to develop their interests and skills. The Parish Council continues to offer the premises free of charge.

Taking into account our current and immediate future commitments, we are able to meet our targets without having to increase the precept for 2016/17. In fact, the parish precept per property (Band-D equivalent) is slightly less due to a small increase in the Tax Base (Band-D Equivalent 2016/17).

KNOWSLEY COUNCIL'S BUDGET – LEVIES

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 from the main levying organisations are set out below.

Merseyside Recycling and 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. By the end of this year our Energy from Waste facility will open, which will divert from landfill over 92% of Merseyside's non-recycled waste – and in the process save more than £100m in current landfill disposal costs.

We work hard to persuade people to use less in the first place and, through our 14 Household Waste Recycling Centres, to recycle as much as they can. Together with our District Council partners we're making steady progress. Last year, 42% 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

Financial Summary

	2015/16	2016/17
	£'000's	£'000's
Gross Expenditure	44,418	55,001
Landfill Tax	27,246	20,591
Total Net Expenditure	71,664	75,592
Contribution to reserves	0	0
Total requirement	71,664	75,592
Use of Reserves	(6,073)	(10,001)
Levy	65,591	65,591
Levy per head	£47.30	£47.15

The Levy for Knowsley Council for 2016/17 will be £7,215,060

For more information contact:

Merseyside Recycling and Waste Authority,
7th Floor,
No.1 Mann Island,
Liverpool.
L3 1BP

Tel: 0151 255 1444
Fax: 0151 227 1848

E-mail: enquiries@merseysidewda.gov.uk
Web: www.merseysidewda.gov.uk

Liverpool City Region Combined Authority (Transport Levy)

Budget Statement 2016/17

The Liverpool City Region Combined Authority is a strategic body charged with overseeing certain functions on behalf of, and in partnership with, the six district Councils that form the Liverpool City Region.

The Combined Authority's function is to coordinate the delivery of economic growth across the City Region. It has particular responsibilities for regeneration, employment and skills, housing and transport.

As part of its transport responsibilities the Combined Authority provides resources to Merseytravel to provide direct transport activities within Knowsley, Liverpool, St Helens, Sefton and Wirral.

This is funded through a transport levy across each of the five Merseyside District Councils.

All transport related activity provided by Halton Council continues to be funded directly from their main Council Tax requirement and not through this levy.

There is a provision with the Liverpool City Region Combined Authority that Halton may, in time, become part of a joint levy but this will not be the case in 2016/17.

The Liverpool City Region Combined Authority budget for transport will reduce in 2016/17 as a result of financial savings made by Merseytravel.

These savings will allow the transport levy for 2016/17 to reduce by £8.3m from £113.7m (2015/16) to £105.4m.

In creating the Liverpool City Region Combined Authority, each district committed that the new body would not impose additional costs on the Council Tax Payer.

Since its establishment, the Combined Authority has reduced the transport levy by £22m.

This significant saving to Council Tax payers has been made possible by the Combined Authority working with Merseytravel to increase efficiency while protecting front-line transport services

The transport levy funds the provision of transport-related services across the City Region outside Halton. Such services include the Concessionary Travel scheme, certain subsidised bus services, the Mersey Ferries and a range of other services.

The transport levy for each of the constituent Councils within the Liverpool City Region Combined Authority are presented in the table below.

Transport Levy 2016/17

	Transport Levy 2015/16 £000	Transport Levy 2016/17 £000
Knowsley	11,979	11,093
Liverpool	38,604	35,843
St Helens	14,450	13,425
Sefton	22,403	20,724
Wirral	26,264	24,315
Total	113,700	105,400

Note: Transport provision in Halton Council for 2016/17 will be funded directly from its main Council Tax requirement and is not subject to a transport levy from the Liverpool City Region Combined Authority. This reflects historic funding arrangements that pre-date the creation of the Combined Authority.

In addition to its revenue expenditure, the Combined Authority is also responsible for an ambitious capital programme that is, in part, funded from a successful Growth Deal Bid that will see around £71m invested across the region in 2016/17.

The delivery of this programme will be key to improving the prosperity of the City Region through the promotion of economic growth.



Mr John Fogarty, B.A. Hons, I.P.F.A.

Treasurer of the Liverpool City Region Combined Authority and Director of Resources at Merseytravel.



Cllr Liam Robinson,

Chair of the Merseytravel Committee of the Liverpool City Region Combined Authority



Mayor Joe Anderson

Chair of the Liverpool City Region Combined Authority

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 £0.188m in 2016/17 compared to £0.200m in 2015/16. 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:

	North West Regional Flood and Coastal Committee	
	2015/16	2016/17
	£'000s	£'000s
Gross Expenditure	80,544	75,649
Levies Raised	3,711	3,785
Total Council Tax Base	1,955	2,039

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 £3,710,760 in 2015/16 to £3,784,975 for 2016/17.

COUNCIL TAX DEMAND NOTICE EXPLANATORY NOTES

THE FOLLOWING NOTES FORM PART OF YOUR COUNCIL TAX DEMAND AND SHOULD BE READ CAREFULLY

Statement concerning adult social care funding

The Secretary of State for Communities and Local Government has made an offer to adult social care authorities. ("Adult social care authorities" are local authorities which have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London and the Council of the Isles of Scilly.)

The offer is the option of an adult social care authority being able to charge a "precept" of up to 2% on its council tax for the financial year beginning in 2016 without holding a referendum, to assist the authority in meeting expenditure on adult social care. Subject to the annual approval of the House of Commons, the Secretary of State intends to offer the option of charging this "precept" in relation to each financial year up to and including the financial year 2019-20.

In relation to the financial year beginning in 2016 the Secretary of State has determined (and the House of Commons has approved) a referendum principle of 4% (comprising 2% for expenditure on adult social care and 2% for other expenditure), for adult social care authorities. These authorities may therefore set council tax up to this percentage in 2016 without holding a referendum.

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 (shown on the front of your bill) based on the amount it would have sold for on 1 April 1991. You may be able to appeal against the valuation band if:

- You have moved into 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 Valuation Officer at:

- On the web via <http://www.gov.uk/voa/contact>
- On the telephone 03000 501501, or
- You can visit <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, dependant upon which of the eight valuation bands your home has been placed in:

		Knowsley	Police and Crime Commissioner	Fire & Rescue Authority	Totals
	Net requirement £m	43.233	5.432	2.432	51.097
	% increase in Council Tax	3.99	1.95	1.99	
Valuation Band	Range of values				
A	Up to and including £40,000	863.87	108.53	48.59	1,020.99
B	£40,001 - £52,000	1,007.84	126.62	56.69	1,191.15
C	£52,001 - £68,000	1,151.82	144.71	64.79	1,361.32
D	£68,001 - £88,000	1,295.80	162.80	72.89	1,531.49
E	£88,001 - £120,000	1,583.76	198.98	89.09	1,871.83
F	£120,001 - £160,000	1,871.71	235.16	105.29	2,212.16
G	£160,001 - £320,000	2,159.67	271.33	121.48	2,552.48
H	Over £320,000	2,591.60	325.60	145.78	3,062.98

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	31.49	43.13	71.60	48.21	46.54
B	36.73	50.31	83.53	56.25	54.30
C	41.98	57.50	95.47	64.28	62.05
D	47.23	64.69	107.40	72.32	69.81
E	57.73	79.07	131.27	88.39	85.32
F	68.22	93.44	155.13	104.46	100.84
G	78.72	107.82	179.00	120.53	116.35
H	94.46	129.38	214.80	144.64	139.62

Discounts, status discount disregards, vacant properties, second homes and job related accommodation

When we work out the full Council Tax amount we assume two adults are living in the property.

Single person discount

If only one adult lives in a property, we reduce the amount they have to pay by a quarter (25%). 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 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) and for people living in dwellings with annexes which are unoccupied provided they are using those annexes as part of their main residence.

Vacant Properties

There is no longer a prescribed period of exemption when properties become vacant and unfurnished. The empty property charge could become payable from the first day the property becomes vacant, at the full council tax charge. However, the Government has given local authorities discretion to award discounts on empty properties, the cost of which is borne locally. In Knowsley, the first month a property is vacant and unfurnished will be covered by one month's full discount, followed by a 100% charge on empty properties.

Owners of vacant and unfurnished properties will therefore have nothing to pay for the first month they become vacant. After this time, they will be charged at the full council tax level. Properties that require major repairs will be charged at the full council tax level from the date they become vacant.

Second homes and unoccupied furnished Property

From April 2013, 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). Certain second homes would continue to have their bill 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.

Long term unoccupied and unfurnished property

From April 2013, properties which have been vacant and unfurnished in excess of 2 years will be subject to an additional premium charge of 50%.

Council Tax - discretionary relief

Under Section 13A of the Local Government Finance Act 1992 (as inserted by Section 76 of the Local Government Act 2003), the Council has the power 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.

Property exempt from council tax

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

- **Class B** - The property is vacant (furnished or unfurnished) was last occupied by and is owned by a charity. Exempt for up to six months.
- **Class D** - The property is vacant (can be furnished) because the liable person is in prison.
- **Class E** - The property is vacant (can be furnished) because the liable person is a permanent patient in a hospital or a care home.
- **Class F** - The property is vacant (can be furnished) because the liable person has died and probate or letters of administration have not yet been granted. Exempt for up to six months after probate or letters of administration granted.
- **Class G** - The property is vacant (can be furnished) because nobody is allowed to live there by law.
- **Class H** - The property is held vacant (can be furnished) and a minister of religion will be moving in.
- **Class I** - The property is vacant (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 vacant (can be furnished) because the liable person is caring for someone elsewhere.
- **Class K** - The property is vacant (can be furnished) because the liable person is a student living elsewhere to study.
- **Class L** - The property is vacant (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 vacant 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 a vacant 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 vacant (substantially unfurnished) property exemptions or discounts must be made at the time the property is empty (substantially unfurnished) so that we can verify the claim. If you make the claim after the property is reoccupied, you must give evidence to prove that the property was previously vacant (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. If you do not do this, you may be required to pay a penalty.

People with Disabilities

If someone who lives in your home is disabled, and the property has certain facilities to specifically meet their needs, you may be entitled to pay less council tax. These are:

- A disabled person must be resident in the dwelling, **and**
- A room other than a bathroom, kitchen or lavatory which is predominantly required for meeting the needs of the disabled person, **or**
- An **additional** kitchen or bathroom which is required for meeting the needs of the disabled person, **or**
- Sufficient floor to use a wheelchair indoors, and the disabled person needs the use of a wheelchair within the dwelling.

If you require more information or an application form for disabled reductions, please contact the council tax office.

Recovery procedure

If you experience genuine difficulty in meeting your payment, please do not put off contacting the council tax office rather than wait until recovery action has been taken. Every effort will be made to assist you in clearing the debt.

How to claim

If you have not claimed before, or think you might qualify now, you need to fill in an application form available from any of the One Stop Shops, most Registered Housing Providers or by ringing our Contact Centre on 0151 443 4042. You can also download an application form from our website at www.knowsley.gov.uk

Council Tax Reduction

In April 2013, the national Council Tax Benefit scheme was abolished. This means that, from this date, the Government stopped providing benefits to support those needing help paying Council Tax. Instead, Councils had to set up local schemes within strict Government guidelines and with significantly reduced funding, to decide what level of support should be available.

Under Knowsley Council's local Council Tax Reduction Scheme, you can get help with paying your Council Tax if you have a low income or are in receipt of Income Support, Job Seekers Allowance Pension Credit or Universal Credit. This means that:-

- If you are a pensioner, the way we calculate the reduction in your Council Tax is very similar to the old Council Tax Benefit scheme;
- If you are working age, the most that you can receive is 80% of the amount of Council Tax that you are charged for your home. Everyone under pension age needs to pay at least the first 20% of their bill.

If you were receiving a Council Tax Reduction under our Local Scheme up to April 2016, you will not need to re-apply. Your new award will be calculated automatically and the amount that you are awarded will be shown on your bill as normal. You will still have to check the amount and tell us if anything has changed.

The way we work out Council Tax Reduction is very similar to the old Council Tax Benefit scheme. We normally look at:

- Money you and your partner have coming in, including earnings, some benefits, tax credits and things like occupational pensions;
- Any savings you or your partner have over £6,000 (for a pensioner we ignore the first £10,000 of your savings);
- Your circumstances, such as your age; and
- The ages and size of your family, whether you or any of your family are disabled and whether anyone who lives with you could contribute towards household costs.

In-work Benefits

You could even qualify for help if you are working for an employer and receiving a low wage or if you have started up in business as self-employed and your income is low.

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 Local 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. You can claim online or download an application form from our website at www.knowsley.gov.uk

Contact Customer Services

We can be contacted using our easy online services portal, 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 the [online services](#)

- To make a payment
- 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, a bulky collection
- To view your council tax account, apply for a school place, view your housing benefit information
- 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 any enquiries you may have. 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 (Rebate) / Housing Benefit: telephone 0151 443 4042

The Contact Centre operating times are:

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

One Stop Shops

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

The One Stop Shops are open at the following times:

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

Emergency contacts (24 Hours)

Emergencies outside of normal office hours (Mon to Fri 9am – 5pm)	0151 489 6000
Highways (Footways & Street Lighting)	0151 443 3100
Knowsley Housing Trust (KHT) (Repairs)	0500 96 96 94
Homelessness	0800 694 0280
Social Services	0151 443 2600

Other Key service numbers:

Environmental Services (bin collections, street cleaning, pest control, bulky item collections and clinical waste collection)	0151 443 2400
Planning Enquiries	0151 443 2381
Building Control, Highways and Dangerous Buildings	0151 443 2380
Elections	0151 443 2222
Knowsley Emergency Support Scheme	0800 408 2014 or 0151 443 3200
Financial Advice Line	0151 443 3300
Environmental Health, Consumer Protection and Licensing	0151 443 2300
Registrars	0151 443 2900
General Enquiries	0151 489 6000
Education General Enquiry	0151 443 3232
Home to School Transport	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 rules set out in the Data Protection Act. 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 otherwise required under the Data Protection Act 1998
- 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 Act. 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, click on [How we manage your information](#) or
Pick up a 'Your information' leaflet from your local One Stop Shop

For more specific queries please contact:

Data Protection Team
Knowsley Borough Council
PO Box 24, Archway Road,
Huyton, L36 9YZ
Email: data.protection.officer@knowsley.gov.uk

TAKE CONTROL OF YOUR FINANCES

Thinking about credit?

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

1 - Shop around – are you sure you've got the right deal for you?

Be clear:

- 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 just how much you could save in interest payments if you used a Credit Union instead (based on borrowing £1,000). If you lend from the Credit Union instead of a doorstep lender you could save yourself a whopping £583.50 in interest.

Lender	Typical Interest Rate (APR)	Repayment Terms	Monthly Repayment	Total Interest Paid
Credit Union	12.68%	12 months	£88.87	£66.50
Credit Cards	22.30%	12 months	£93.69	£124.28
Doorstep lender	177%	12 months	£137.50	£650.00

If you're looking for credit to buy household items such as a TV, sofa or washing machine try to stay away from weekly payment stores as:

- They charge a higher price for goods compared to other retailers (for example a new Beko 9kg 'ecosmart' washing machine costs £549.50 in March 2016 from a weekly payment store, while an equivalent Beko 9kg 'ecosmart' washing machine was available from an online retailer for £250).
- The high APR of 69.9% does not include a cost for insurance. Buyers without their own home contents insurance policy will need to buy separate insurance for each item purchased. A household contents insurance policy would be cheaper and protect all of your belongings

As the table below shows, buying a cheaper but equivalent washing machine on a credit card rather than from a weekly payment store will **save you £409.72** in interest..... more than enough to buy your next washing machine outright. (This calculation assumes payments are made regularly as missed payments can incur costly penalties)

Lender	Cost of item	Typical Interest Rate (APR)	Repayment Terms	Total Interest Paid
Weekly lender	£549.50	69.9%	3 years (156 weeks)	£542.50
Equivalent washing machine with credit card	£250.00	22.30%	3 years (156 weeks)	£95.11

2 - Avoid borrowing to pay off debts

Get **free** face to face advice from a local agency,

- Citizens Advice Knowsley 0344 826 9694 or www.citizensadviceknowsley.org.uk
- Prescot and Whiston Community Advice Centre 0151 443 4639
- Jubilee Debt Advice 0151 546 0470 or www.big-help.info

Or telephone one of the free national helpline numbers below or go online.

- National Debtline 0808 808 4000 or www.nationaldebtline.co.uk
- StepChange Debt Charity 0800 138 1111 or www.stepchange.org
- Community Legal Advice 0845 345 4345 www.clsdirect.org.uk

Remember, you don't have to pay for advice, and 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 rainy day. Credit Unions in Knowsley are:

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

Or enter your postcode into www.merseymoney.org.uk to find Credit Unions close to your home or work.

WANT ADVICE OR HELP BUDGETING?

FREE local advice is available for all Knowsley residents

It's probably never been more important to manage your money than it is now. If you want some advice about how the welfare reforms affect you, or someone to sit down with you and work out how you can make your money go further, there are local services that can give you this help and support for free. **Remember, you should never have to pay to get this advice!**

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

Prescot and Whiston Community Advice Centre 0151 443 4639
Prescot Centre, Prescot, L34 5GA

Knowsley CAB

'Adviceline' open for telephone advice Monday – Friday from 10 – 4. Call 0344 826 9694
Go online at www.citizensadviceknowsley.org.uk
Email: advice@knowsleycab.org.uk

Halewood Centre, Roseheath Drive, Halewood L26 9UH
Nutgrove Villa, Griffiths Road, Huyton L36 6NA
2 Newtown Gardens, Kirkby, L32 8RR

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

Jubilee Debt Advice 0151 546 0470

Changing Lives, 101 – 105 Cherryfield Drive, Kirkby - Open Fridays 10am – 1pm
St Mary's Church, Leathers Lane, Halewood - Open Saturdays 11am – 1pm

Money Advice & Budgeting Service

(For members and potential members of Enterprise Credit Union)
110 -112 Liverpool Road, Huyton, L36 3RF

Centre 63 0151 549 1494
Old Hall Lane, Kirkby, L32 5TH

For more information, search 'Financial Advice' on the Knowsley Council website at www.knowsley.gov.uk or call Knowsley Council's financial advice line on 0151 443 3300.

Universal Credit and Personal Budgeting Support

If you are working-age and making a new claim for:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit

You may be entitled to claim **Universal Credit** from the Department for Work and Pensions. You need to be aware that there is a 7 day waiting period before you can claim this and that payment is made one calendar month in arrears - so you may have to wait around 6 weeks before you receive your first payment.

If you think you may struggle to budget or pay your rent, it is important that you talk to your Work Coach when you go for your interview at the Job Centre.

At your interview you will be asked if you need help to budget and manage your monthly Universal Credit payment. In some circumstances your Work Coach will be able to arrange an interim or advance payment of Universal Credit if you are struggling to cope but you will have to pay this back.

If you would like help to work out how to manage with your monthly Universal Credit payment, your Work Coach can arrange for someone to contact you to discuss what help you might need. This is called **Personal Budgeting Support** and is a free, confidential, face to face advice service tailored to your individual needs.

If you think that you might have any difficulties at all in managing your money, it is important that you say **YES to Personal Budgeting Support**

You might be surprised at how much they can help you!