

**KNOWSLEY METROPOLITAN  
BOROUGH COUNCIL**

**Budget Summary**

**2020 / 21**

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## **KNOWSLEY COUNCIL'S 2020/21 BUDGET**

Knowsley has been one of the hardest hit Local Authorities in the country in terms of the Government's funding cuts, with the loss of more than 50% of funding in real terms between 2010 and 2020. This equates to a £100m cut in the money which the Council could spend on delivering services to the community. Despite being one of the areas of the country which most needs Government support, Knowsley's funding was cut by £485 for every person in the Borough compared to the England average of just £188 per person.

Knowsley Council has sought to manage these cuts in a planned and responsible manner. Since 2010 it has sought to ensure that budget allocations are directly linked to the services which are needed and valued most, and aligned to the agreed performance levels and the key principles of prevention, behaviour change and social value. Wherever possible the Council has reduced its costs - by maximising efficiencies, and by reducing the need for Council services. However the scale of the cuts has also required significant reductions in service provision over recent years, and the Council has had to accept that some services were not sustainable.

However in recent years the Council's inclusive growth agenda has seen a significant increase in the generation of income on a local basis. This has been essential in helping the Council avoid making any further cuts in 2020/21 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 increased income has been made possible by the Council's focus on attracting more residents and businesses into the borough, as well as supporting businesses to expand locally too. The additional Business Rates income from this is essential in offsetting the impact of the Government's cuts. The Government has announced its intention to move to a system where Knowsley will keep only 75% of the business rates income it generates locally. Knowsley is lobbying the Government to ensure that the remaining 25% is distributed to Councils on a needs basis.

The Council has also been active in accelerating the development of new homes in the borough in order to increase its Council Tax Base. This is because the Government has adopted a policy of shifting the burden of funding for local services on to Council Tax. When the Government decides how much grant to allocate to Councils, it assumes that the Council will increase Council Tax by the maximum permissible amount. Knowsley Council opposes this Government policy, but if the Council does not increase Council Tax, then it loses significant permanent funding that is essential for maintaining its services. This is why the budget includes a 1.99% increase in the Council's element of Council Tax, as well as applying the Government's Adult Social Care precept of 2%.

The Council's positive approach to inclusive growth, new houses, new businesses and new jobs in the Borough, and its continued commitment to sound and responsible financial management, allow it to deliver a £14.5m investment programme in 2020/21. This will support a range of projects to help make Knowsley a great place to live, work, visit or invest in. The investments will link to the Council's key priorities of protecting vulnerable residents, tackling Climate Change, improving the borough's environment, delivering vibrant town centres, driving our inclusive growth and sustaining and transforming key services. The investments include:-

Driving forward the Council's Climate Change action plan with the creation of a dedicated team

- Supporting small and medium sized businesses planning to invest or expand in the borough
- Helping over 2,000 residents into employment through tailored support
- Town centre improvements including development of an events programme and repairs / maintenance to council-owned shopping parades
- Continuation of a targeted fly tipping enforcement programme
- Highways and footpath maintenance programmes including drainage
- Recruitment - social workers in both Children's Services and Adult Social Care to meet demands as well as additional capacity to support children with Special Educational Needs and / or Disabilities
- Continuation of the Council's Emergency Support scheme providing food, gas, electricity and furniture to residents in crisis
- Knowsley Youth Mutual investment to deliver youth services across the borough
- Investment in public transport

You can read more about the full investment package on [www.knowsleynews.co.uk](http://www.knowsleynews.co.uk)

## Your Council Tax

In 2020/21 Knowsley Council's charge for most households in the Borough (those in Band A) will be £940, with a further £90 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 City Region Mayor. Some bills will also include precepts from Town or Parish Councils. Details of the amounts 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 2020/21</b>	<b>2020/21 Net Expenditure</b>	<b>2019/20 Net Expenditure</b>
	<b>£m</b>	<b>£m</b>
<b>Services provided directly by the Council</b>		
Adult Social Care	60.134	57.641
Business Growth	0.408	0.000
Children's Social Care and Targeted Services	28.710	24.703
Commercial Services	1.888	0.000
Communities	2.952	0.000
Corporate Support	6.190	4.655
Council-wide Services	2.949	2.463
Development and Infrastructure	2.567	0.000
Economic Development	0.000	1.069
Education and Early Help	7.578	9.059
Employment Initiatives	0.661	0.000
Finance and Exchequer Services	1.202	0.271
Governance and Assets	5.331	2.260
Housing and Property	0.187	0.000
Neighbourhoods	7.406	6.327
Policy and Partnerships	0.000	2.191
Public Health and Wellbeing	0.000	2.929
Regeneration and Housing	0.000	7.709
Sustainable Resources	1.424	0.000
<b>Total</b>	<b>129.588</b>	<b>121.097</b>
<b>Other council budgets</b>		
Treasury Management	4.416	3.520
Council-wide Budgets	5.351	6.555
Inflation and Contingency Budgets	10.893	9.394
<b>Total</b>	<b>20.660</b>	<b>19.469</b>
<b>Total budget for services provided by Knowsley Council</b>	<b>150.248</b>	<b>140.566</b>
<b>Charges for services provided by other bodies (Levies)</b>		
Liverpool City Region Combined Authority (Transport Levy)	10.240	10.006
Waste Disposal Authority (estimate)	8.245	8.104
Coroners Service	0.206	0.200
Environment Agency (Flood Defence)	0.069	0.067
Probation Service (estimate)	0.006	0.006
<b>Total</b>	<b>18.766</b>	<b>18.383</b>
<b>Knowsley Council's total revenue budget requirement</b>	<b>169.014</b>	<b>158.949</b>
<b>Government formula grant funding received by the Council</b>	(112.253)	(105.751)
<b>Amount of Knowsley Council's budget to be funded from council tax</b>	<b>56.761</b>	<b>53.198</b>
<b>Police and Crime Commissioner precept</b>	7.791	7.235
<b>Fire &amp; Rescue Authority precept</b>	2.955	2.824
<b>Liverpool City Region Combined Authority Mayoral Precept (new)</b>	0.698	0.681
	<b>11.444</b>	<b>10.740</b>
<b>Total amount to be funded from Council Tax</b>	<b>68.205</b>	<b>63.938</b>

## Council Tax Bills

(Amount per "Band A" property)

	<u>Knowsley Council</u> £	<u>Police and Crime Commissioner</u> £	<u>Fire and Rescue Authority</u> £	<u>LCRCA Mayoral Precept</u> £
2019/20	990.04	134.65	52.56	12.67
2020/21	1,029.54	141.31	53.60	12.67
Increase (%) *	<b>3.99%</b>	<b>4.95%</b>	<b>1.98%</b>	<b>0%</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, and Merseyside Fire and Rescue Service) appear as 5.0% and 2.0% respectively. The actual increases are shown above. There is no change in the charge for the Liverpool City Region Combined Authority Mayor from the 2019/20 amount.

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.) Subject to the annual approval of the House of Commons, the offer is the option of an adult social care authority, such as Knowsley Council, being able to charge an additional "precept" on its council tax without holding a referendum, to assist the authority in meeting expenditure on adult social care. For adult social care authorities the council tax demand notices show two percentage changes: one for the part of the overall change attributable to the adult social care precept, and one for the part attributable to general expenditure.

## 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 total precept is shown below.

	Gross Expenditure Budget			Total Precept		
	2019/20	2020/21	Increase + / - decrease	2019/20	2020/21	Increase + / - decrease *
	£	£	%	£	£	%
Halewood	491,221	539,252	9.78	412,741	441,861	7.06
Whiston	272,822	286,248	4.92	239,134	286,248	19.70
Knowsley	274,400	296,833	8.18	265,625	287,318	8.17
Prescot	301,327	330,241	9.60	264,239	293,254	10.98
Cronton	26,938	27,044	0.39	21,888	22,328	2.01

\*Note - Total precept increase or decrease takes into account both changes in the actual precept charge and changes in the tax base.

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.

Nevertheless, the Members of the Town Council are committed to improving its assets and its service to the community. This will include enhancements to the Arncliffe Centre, increased staff and the continued delivery 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 financial pressures and Members' commitment to protect and improve services leaves the Town Council little option in 2020/21 but to increase the precept charge by 6.9%.

Whilst this may sound a large increase. However, on a Band D property, it equates to an increase of £5.44 per year or 10.4p per week. In reality 80+% of our residents will pay much less, with Band A properties, (38% of the total housing in Halewood) paying an increase of £3.62 per year.

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.

**Whiston Town Council:** Whiston Town Council Members faced a number of challenges when setting the precept for 2020/21 having met a shortfall of £33,688 and an additional £10,000 for improvement works from reserves in the previous financial year. Whiston Town Council Members are fully committed to improving its assets and level of service to the community of Whiston and strive to deliver the very best of facilities for the local residents.

Whiston Town Hall requires essential improvement / maintenance work and this will continue during coming years. Mellors Pond Fishing Lake is an ongoing issue for the Council who have limited resources to tackle issues at the Site.

Whiston Town Council supports a number of Community Groups within the area and the staff work hard to ensure each site is booked to capacity giving the best level of service at all times.

**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 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 vegetable classes at the show. The Town Council has also sponsored two local youths taking part in the Dallas Cup Football Tournament 2019.

The precept charge for 2020/21 has been increased by 4% in order for the Town Council to be able to deliver its services and to fund additional spending requirements.

**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; its budget setting process is wholly community focused.**

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 £0.053m of this year's budget to public open space.

Prescot's Events Programme remains the best Town Council programme in the Borough and is supplemented by contributions to other local events in the Town such as Prescot Elizabethan Fayre and Prescot Festival. Key events include the Prescot Community Recognition Awards, Prescot Carnival, Prescot's Armistice Day Remembrance Service and the Prescot Christmas Cracker Event, replacing the Christmas Light Switch-on Event, which was taken over by Knowsley Council. The Town Council has continued its commitment to these events and its support to our local community groups; having supported 20 different organisations last year, an allocation of £0.025m has been made this year. Support for these groups often ensures that those most in need benefit. Application forms for the community fund are available online at <http://www.prescot-tc.gov.uk/grants-awards/>

As a result of huge success last year the Town Council will also continue its volunteer led School Uniform Recycling Project in 2020.

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:**

Funding cuts and the cost of transferred services from Knowsley Council in relation to parks maintenance over the last seven years have taken a heavy toll on the Town Council's finances. The introduction of the Council Tax Reduction scheme means that Town Council is missing



out on around £65,000 of income this year, and the enforcement of lease conditions with regard to capital maintenance on the Town's leased parks at Brown's Field and Eaton Street Recreation Ground is adding an additional £14,000 to the existing costs which requires an increase to the Precept. Although additional housing has helped to offset these pressures over the years, it has not nearly covered the pressures, with the tax base still being 112 band D properties lower than it was in 2012/13. Therefore, Prescot Town Council has resolved to increase this year's precept charge by 4.88% or £2.75 per band A property.

**Cronton Parish Council:** The Parish Council has decided to increase the total precept by 2%. This will ensure that we continue to maintain the services we provide to the community including grants to local community groups, deal with increased energy costs and inflationary pressures on the budget. In addition we will start work on updating the Parish Council website to make it more user friendly and informative. We will also update the photocopying equipment to a more energy efficient machine which meets all modern standards and will greatly assist the work flow of the Parish Clerk.

## **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 2020/21 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 finally recognised that they have cut police funding too far and consequently Police Officer numbers. To address this issue they have introduced a policy to recruit 20,000 Police Officers nationally by the 31<sup>st</sup> March 2023, referred to as ‘Operation Uplift’. To support this policy, the Government has provided additional grant funding in 2020/21 to enable forces to meet their officer recruitment targets for the first stage of ‘Operation Uplift’. Merseyside’s first stage recruitment target is an additional 200 Police Officers by March 2021. It is currently envisaged that the Force will be required to recruit a further 460 Police Officers by 31<sup>st</sup> March 2023.

However, the Government have not provided any additional grant to fund local inflationary pressures, commitments and pay awards. This funding gap will have to be met through the precept and efficiencies from the Force. The Government has increased the precept referendum threshold to allow all PCCs to increase their precepts by up to £10 on a Band D Equivalent Property without the need to hold a referendum.

I therefore decided to ask the public to support an increase in the precept and I am pleased that over 83% of those who responded to my budget consultation did so. Consequently, I have raised the precept by the maximum allowable, resulting in an additional £5m of precept income. In council tax terms the new precept is £141.31 per property per year at Band A (the majority of taxpayers on Merseyside) and £211.97 at Band D, an increase of £6.67 and £10.00 respectively on the 2019/20 levels.

Maximising the precept will not only enable me to set a balanced budget in 2020/21, but will maximise the funding available to enable the Chief Constable to recruit the 200 Police Officers required under the first phase of ‘Operation Uplift’, and additionally bring forward the anticipated recruitment of a further 300 Police Officers under ‘Operation Uplift’ by the end of March 2021.

Despite balancing the budget in 2020/21 there remains a very significant financial and policing challenge for the police service in the years ahead. An organisational strategy aimed at addressing this challenge is currently being developed by the Chief Constable.

**Rt Hon Jane Kennedy**  
**Police and Crime Commissioner for Merseyside**

**POLICE AND CRIME COMMISSIONER BUDGET**

<b>2019/20</b>		<b>2020/21</b>	
<b>£m</b>		<b>£m</b>	
<b>336.449</b>	<b>GROSS EXPENDITURE</b>	<b>370.193</b>	
(2.600)	Income	(2.790)	
(7.723)	Specific Government Grants	(17.097)	
<b>326.126</b>	<b>NET OPERATING EXPENDITURE</b>	<b>350.306</b>	
1.659	Net Contribution to/(from) Reserves	0.066	
<b>327.785</b>	<b>NET BUDGET REQUIREMENT</b>	<b>350.372</b>	
(123.383)	Less: Police General Grant	(133.069)	<b>38.0%</b>
(113.509)	DCLG Formula Funding	(121.553)	<b>34.7%</b>
(14.103)	Local Council Tax Support Grant	(14.103)	<b>4.0%</b>
(1.538)	Legacy Council Tax Freeze Grant	(1.538)	<b>0.4%</b>
(0.387)	Collection Fund Surplus	(0.216)	<b>0.1%</b>
<b>(74.865)</b>	<b>COUNCIL TAX REQUIREMENT</b>	<b>(79.893)</b>	<b>22.8%</b>
<b>370,674</b>	<b>Tax base</b>	<b>376,909</b>	
<b>£201.97</b>	<b>Band D Equivalent</b>	<b>£211.97</b>	
<b>£24.00</b>	<b>Increase in Band D Equivalent</b>	<b>£10.00</b>	

**WHY HAS THE GROSS EXPENDITURE CHANGED?**

	<b>£m</b>
<b>GROSS EXPENDITURE 2019/20</b>	<b>336.449</b>
Operation Uplift	18.707
Allowance for Pay and Price Inflation	8.491
Violence Reduction Partnership Expenditure	3.370
Net Committed Growth/(Savings)	2.583
Increase in Other Specific Grant Expenditure	0.404
None Achievement of Savings from Previous Year	0.189
<b>GROSS EXPENDITURE 2020/21</b>	<b>370.193</b>

**WHY HAS THE COUNCIL TAX REQUIREMENT CHANGED?**

	<b>£m</b>
<b>COUNCIL TAX REQUIREMENT 2019/20</b>	<b>74.865</b>
Increase in Tax base	1.259
Increase in Band D Equivalent	3.769
<b>COUNCIL TAX REQUIREMENT 2020/21</b>	<b>79.893</b>

## MERSEYSIDE FIRE & RESCUE AUTHORITY

### PRECEPT INFORMATION 2020/21

In 2010/11 63% of the Authority's budget was funded by a Government grant. Between 2010/11 and 2020/21 the Government cut the grant support it gives to the Authority by approximately 32% (50% in real terms). As a consequence over the same period the Authority's budget reduced by £11.365m or 15.5% (approximately 35% in real terms) from £73.326m to £61.961m. Unfortunately due to the level of cut in Government funding the Authority was left with no alternative but to find savings from its operational response services that resulted in significant reductions in firefighters, appliances and fire stations.

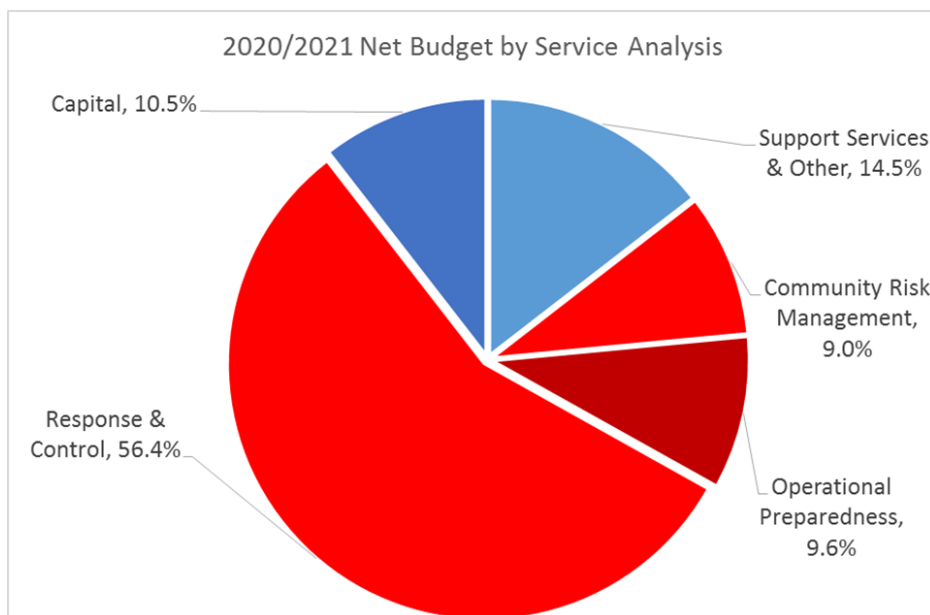
In 2019 the Authority was concerned that as a result of the heightened terrorist threat; increasing environmental events; significant local building fires; and legislative changes stemming from the Grenfell Tower fire, that the frontline cuts had gone too far and gave a commitment to re-invest in frontline response and protection services. The Authority consulted with the public on its proposals to increase the number of available fire engines from 26 to 30 and increase the number of firefighters from 620 to 642 at an annual cost of £1.0m. The public overwhelmingly supported the planned re-investment and the 2020/21 budget now includes the proposed increase in response and protection services.

After taking into account the expected pay and price inflation and other required budget changes the Authority has set a budget of **£61.961m** for 2020/21, £1.7m higher than that in 2019/20. The main changes between this year's budget and last year's budget are:-

Increase in firefighter establishment to 642	£1.0m
LGPS pension deficit payment – no longer required	(£0.9m)
2020/21 forecast pay and price inflation impact	£1.5m
Unavoidable growth to cover historic lower income and higher spending levels	£0.7m
Expected saving on capital debt servicing costs	<u>(£0.6m)</u>
	<u>£1.7m</u>

The Authority must adhere to its approved financial plan and increase council tax by just below 2% (the maximum allowable without holding a public referendum) in order to ensure the £1.0m new investment is sustainable over the longer term. This will mean the Band D Council Tax is therefore now £80.40. Most council taxpayers in Merseyside will pay Band A Council Tax of £53.60 about 15p per day towards their Fire and Rescue Service.

Approximately 75% of the Authority's 2020/21 budget remains committed to delivering operational response and preventative frontline services, as these functions have been recognised as priority areas by the public following extensive consultation. The servicing of historic capital investment funded through borrowing, 10.5%, relates mostly to previous investment in frontline activities such as fire stations, fire appliances and operational equipment. The remaining 14.5% is on support services, of which a significant proportion relates to essential frontline service support such as insurance of vehicles and premises, the vehicle maintenance workshop and operational and fire control ICT costs.



The Authority has issued a precept on the five Merseyside District Councils of £30.303 million. Knowsley's contribution to expenditure financed by precept is £2.955 million, which represents 10% of the total precept.

Summary of Revenue Budget & Council Tax Requirement

<b>2019/20</b>		<b>2020/21</b>
<b>£'000</b>		<b>£'000</b>
84,760	Gross Expenditure	87,977
-4,277	Net Contribution from Reserves	-5,571
<u>-10,201</u>	Income & specific Grants for services	<u>-20,445</u>
60,282	Budget Requirement	61,961
-245	Collection Fund & Business Rates Surplus	-343
<u>-30,813</u>	Government Grant & Business Rate Funding	<u>-31,315</u>
29,224	<b>Council Tax Requirement</b>	<b>30,303</b>
370,674	<b>Tax-base</b>	376,909
£78.84	<b>Band D Equivalent</b>	£80.40

**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,  
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Merseyside Fire and Rescue Authority  
Fire and Rescue Service Headquarters,  
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## LIVERPOOL CITY REGION

### METRO MAYOR & COMBINED AUTHORITY



#### **Steve Rotheram**

Liverpool City Region Metro Mayor

The Metro Mayor of the Liverpool City Region works as head of the Liverpool City Region Combined Authority (LCRCA) to ensure that all areas of our region share in the benefits of a fair and prosperous local economy.

As well as leading on issues such as the economy, transport, housing and skills, the Mayor is responsible for shaping the future of our region around the needs of our communities. He is your voice and the voice of the Liverpool City Region on the world stage and when lobbying government for greater funding and local decision-making.

The Mayor is accountable to, and represents the people of, all six boroughs in Liverpool City Region: Halton, Knowsley, Liverpool, Sefton, St Helens and Wirral.

In accordance with the Combined Authorities (Finance) Order 2017, the Metro Mayor is seeking to set a Mayoral precept for 2020/21 of £19 per Band D property - which is a freeze on the last year's precept and the lowest rate in the country. Most Council Tax payers across the City Region will pay a Band A Council Tax rate of £12.67 per year.

This funding will help the Metro Mayor and Combined Authority to keep delivering for you – as it has with the £400m of investment across the city region, the 9000 jobs and 5500 apprenticeships it has helped to create and the almost £50m it has invested in local colleges. The precept will enable CA to ensure its long-term financial sustainability, and see that the Mayoral objectives – a London-style integrated transport network, a fairer, more inclusive local economy and a green industrial revolution – are delivered.

<b>2019/20</b> <b>£'000</b>		<b>2020/21</b> <b>£'000</b>
159,935	Gross Expenditure	270,351
(42,945)	Income and Specific Grants	(143,105)
(95,400)	Income from Levy	(97,403)
(13,915)	Contributions from Reserves	(21,828)
<b>7,675</b>	<b>Council Tax Requirement</b>	<b>8,015</b>
405,624	Tax Base	412,268
<b>19.00</b>	<b>Band D Equivalent</b>	<b>19.00</b>

The movement in the gross expenditure budget is detailed below.

	<b>£'000</b>
Gross Expenditure 2019/20	159,935
Allowance for pay inflation	256
Increase in Merseytravel and Tunnels operating grants	347
Passport Special Rail Grant	94,557
Change in debt servicing costs	-1,428
Capital and capacity payments to Merseytravel	8,282
CA additional capacity and one off election costs	5,202
Halton Differential Levy	3,200
Gross Expenditure 2020/21	270,351

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 2020/21 for each of the Merseyside Councils within the LCRCA is:

	<b>Transport Levy 2019/20 £'000</b>	<b>Transport Levy 2020/21 £'000</b>
Knowsley	10,006	10,240
Liverpool	33,095	33,869
St Helens	12,073	12,321
Sefton	18,490	18,851
Wirral	21,736	22,123
<b>Total</b>	<b>95,400</b>	<b>97,404</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 £3.2m for 2020/21.

### 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 encourage 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, 37.8% of Merseyside's household waste was re-used, recycled and composted. Recycling, alongside our waste prevention work and involvement with community projects, can help us all contribute to stopping climate change.

You can read more about our work at [www.merseysidewda.gov.uk](http://www.merseysidewda.gov.uk).

### Financial Summary

	2019/20	2020/21
	£m	£m
Total Net Expenditure	76.408	77.045
Contribution to Reserves	0	0.502
Total Requirement	76.408	77.547
Use of Reserves	(1.411)	0
Levy	74.998	77.547
<b>Levy per head</b>	<b>£52.93</b>	<b>£54.49</b>

The Levy for Knowsley Council for 2020/21 will be £8,245,291

### 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.recycleright.org.uk](http://www.recycleright.org.uk)

## 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 £0.206m in 2020/21 compared to £0.200m in 2019/20. 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>2019/20</b>	<b>2020/21</b>
	<b>'000s</b>	<b>'000s</b>
Gross Expenditure	£63,830	£98,276
Levies Raised	£4,017	£4,097
Total Council Tax Base	2,145	2,178

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 £4,016,646 in 2019/20 to £4,096,979 for 2020/21.

## 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>56.761</b>	<b>7.791</b>	<b>2.955</b>	<b>0.698</b>	<b>68.205</b>
	% increase in Council Tax Bill:					
	- Knowsley Council	1.99	4.95	1.98	0	
	- Adult Social Care Precept	2.00	-	-	-	
	- Total % increase	3.99	4.95	1.98	0	
Valuation Band	Range of values					
<b>A</b>	Up to and including £40,000	1,029.54	141.31	53.60	12.67	1,237.12
<b>B</b>	£40,001 - £52,000	1,201.13	164.87	62.53	14.78	1,443.31
<b>C</b>	£52,001 - £68,000	1,372.72	188.42	71.47	16.89	1,649.50
<b>D</b>	£68,001 - £88,000	1,544.31	211.97	80.40	19.00	1,855.68
<b>E</b>	£88,001 - £120,000	1,887.49	259.07	98.27	23.22	2,268.05
<b>F</b>	£120,001 - £160,000	2,230.67	306.18	116.13	27.44	2,680.42
<b>G</b>	£160,001 - £320,000	2,573.85	353.28	134.00	31.67	3,092.80
<b>H</b>	Over £320,000	3,088.62	423.94	160.80	38.00	3,711.36

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	33.30	56.12	74.47	59.10	58.95
B	38.85	65.47	86.89	68.95	68.78
C	44.40	74.83	99.30	78.80	78.60
D	49.95	84.18	111.71	88.65	88.43
E	61.05	102.89	136.53	108.35	108.08
F	72.15	121.59	161.36	128.05	127.73
G	83.25	140.30	186.18	147.75	147.38
H	99.90	168.36	223.42	177.30	176.86

## 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 100%. Properties which have been unoccupied and unfurnished for more than 5 years will be subject to premium charge of 200%. 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
- Prescot, 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 <b>or</b> 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:-

Mike Dearing  
Head of Legal Services and Acting Data Protection Officer  
Knowsley Council  
Archway Road  
Huyton  
L36 9YZ

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: -

Mike Dearing  
Head of Legal Services and Acting 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.