

KNOWSLEY METROPOLITAN BOROUGH COUNCIL

Budget Summary

2013 – 2014



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Knowsley Council's Budget

Like other local authorities across the country, the Council continues to face significant cuts in Government funding. In fact, these cuts impact on Knowsley more than on other councils because we get more of our total funding from the Government, and because the Government is reducing how much of that funding is actually based on the needs of its residents.

The Government's latest announcements confirm cuts of over 15% across 2013/14 and 2014/15. This means the Council must manage a budget shortfall of almost £17m over the next two years.

The Council has agreed a budget for 2013/14 which will not only achieve the necessary savings but will also help us to plan ahead for the future cuts that the Government will impose. And, for the third year running, Knowsley Council has frozen its Council Tax to help Knowsley residents through the current economic difficulties. We have not increased our Council Tax since 2010.

In balancing the budget for 2013/14, the Council has had to take some very difficult decisions about reducing some services. The Council has continued to protect the key services which are most important to Knowsley residents and has therefore ensured that service reductions will as far as possible be in lower priority service areas. We have also been able to re-allocate almost £17m for investment in areas which will improve the sustainability of the Borough in the years to come. These investments will include:-

- Housing improvements and bringing empty homes back into use;
- Energy efficiency schemes to reduce carbon emissions and achieve substantial savings;
- Improvement and maintenance of roads and footpaths;
- Improved sports facilities and promoting high profile events such as the Tour of Britain which bring visitors and business to the Borough;
- Providing financial support to first time home-buyers;
- Delivery of superfast broadband to key business areas;
- Continued investment in our town centres;
- Support for new businesses and encouraging business investment;
- Wider access to affordable credit;
- Improved attainment in our schools;
- New street lighting across the Borough; and,
- Continued investment in our primary school rebuilding and refurbishment programme.

Although we have made significant progress in tackling our budget issues, we still have significant financial challenges to address in the coming years. By planning ahead, we have already made good progress in meeting these challenges, but we still expect to have to find further savings of up to £10m in 2015/16. We will continue to ensure that the impact on key front-line services is minimised as far as possible

Your Council Tax

By freezing the Council Tax for 2013/14, Knowsley Council has set a Council Tax that remains below the national average, and will be the second lowest on Merseyside. The charge for most households in the Borough (those in Band A) will be £830.72.

Your Council Tax bill also includes amounts to pay for the Police and Fire services. When these are added to Knowsley Council's share, the annual charge for a Band A household will be £978.94. In addition, some bills will include amounts relating to precepts from Town or Parish Councils. The charges for all of the bands are set out on page 18 of this booklet.

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, please speak to our advisors at the One Stop Shops or in our Contact Centre.

If you have any other questions about the Council's budget or how your Council Tax is calculated, you can use the Council's web site (www.knowsley.gov.uk) or the contacts set out in the rest of this booklet.

James Duncan BA, CPFA

Director of Finance and Information Technology

Knowsley's Revenue Budget 2013/14

	2013/14 Gross Expenditure	2013/14 Gross Income	2013/14 Net Expenditure	2012/13 Net Expenditure
	£m	£m	£m	£m
Services provided directly by the council				
Regeneration, Economy and Skills	23.401	10.704	12.697	13.374
Children and Family Services	150.258	120.932	29.326	23.653
Finance and Information Technology	9.887	3.419	6.468	6.726
Corporate and Customer Services	9.518	2.066	7.452	7.902
Human Resources	1.841	0.649	1.192	1.162
Community Safety and Social Inclusion	1.116	0.701	0.415	0.508
Leader's Portfolio	7.503	3.306	4.197	4.859
Neighbourhood Delivery	23.161	16.715	6.446	7.099
Leisure, Community and Culture	11.239	4.618	6.621	7.627
Health and Social Care	75.762	25.810	49.952	44.413
Total	313.686	188.920	124.766	117.323
Other council budgets				
Treasury Management			10.557	15.359
Non-Cash Limited Budgets			8.911	-
Inflation and Contingency Budgets			3.552	-
Budget Investments			5.245	-
Workforce Remodelling			1.963	8.986
Total			30.228	24.345
Total budget for services provided by Knowsley Council			154.994	141.668
Charges for services provided by other bodies				
Merseyside Integrated Transport Authority			13.458	14.031
Waste Disposal Authority			7.182	7.128
Coroners Service			0.202	0.196
Flood Defence			0.070	0.070
Probation Service (estimate)			0.006	0.006
Total			20.918	21.431
Knowsley Council's total revenue budget requirement			175.912	163.099
Government formula grant funding received by the council			(137.816)	(110.459)
Amount of Knowsley Council's budget to be funded from council tax			38.096	52.640
Police and Crime Commissioner precept			4.697	6.364
Fire and Rescue Authority precept			2.100	2.846
			6.797	9.210
Total amount to be funded from council tax			44.893	61.850

Council Tax Bills

	<u>Knowsley Council</u>	<u>Police and Crime Commissioner</u>	<u>Fire and Rescue Authority</u>
	£	£	£
Amount per "Band A" property			
2012/13	830.72	100.41	44.91
2013/14	830.72	102.42	45.80
Increase (%)	0.0%	2.0%	2.0%



In November 2012, I was elected as the Police and Crime Commissioner (PCC) for Merseyside. As PCC 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 the budget has not been an easy task, particularly in the face of continuing financial constraints on the police service. However, with the delivery of £9.250m of savings by the Force, along with £0.7m of savings from my own office, I have been able to set a balanced budget for 2013/14, resulting in a council tax requirement of £50.579m. In council tax terms this is equivalent to £102.42 per property at Band A and £153.63 at Band D, a 2% increase on the 2012/13 current level.

The budget in 2013/14 will enable the recommencement of normal recruitment of police officers, thus enabling the Chief Constable to maintain the current budget establishment of 3,952 police officers and protecting frontline policing in 2013/14.

However, I am aware that there are significant financial and operational challenges ahead, with a further savings requirement of some £7.75m to be identified in 2014/15. 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 as low as possible and ensuring Merseyside has the most resilient and effective force possible.

Rt Hon Jane Kennedy

Police and Crime Commissioner for Merseyside

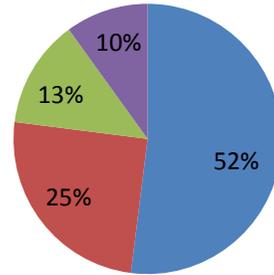
Police and Crime Commissioner for Merseyside

BUDGET

ANALYSIS OF BUDGETED GROSS EXPENDITURE IN 2013/14

HOW SPENDING HAS CHANGED

2012/13 £m		2013/14 £m
337.005	GROSS EXPENDITURE	334.756
(3.304)	Gross Income	(3.669)
(14.695)	Specific Government Grants	(21.324)
319.006	NET OPERATING REQUIREMENT	309.763
(2.022)	Use of Provisions, Reserves & General Balances	(0.293)
316.984	NET BUDGET REQUIREMENT	309.470
(126.975)	Less: Police General Grant	(134.729) 43.5%
(2.427)	Revenue Support Grant	0.000
(123.665)	Business Rate Income	0.000
(0.233)	Collection Fund	(0.124) 0.1%
0.000	DLG Formula Funding	(124.038) 40.1%
0.000	Council Tax Support Grant	0.000
63.684	COUNCIL TAX REQUIREMENT	50.579 16.3%



	%	
Police Pay	52	
Police Staff Pay	25	
Police Pensions	13	
Other Expenditure	10	
Total	100	

	£m
GROSS EXPENDITURE 2012/13	337.005
Inflation	3.107
Net Adjustment to Specific Grant Related Expenditure	3.428
Net Committed Growth	1.166
Force Savings Already Recognised	(9.250)
OPCCM Savings Requirement	(0.700)
GROSS EXPENDITURE 2013/14	334.756

MERSEYSIDE FIRE & RESCUE AUTHORITY

PRECEPT INFORMATION 2013/2014

The Government has announced the level of grant it will provide to the Fire Authority for the years of 2013/14 and 2014/15. The Authority's funding is being cut by 8.7% and 7.5% respectively in those years - a £6.3m cash reduction. The funding reduction is worse than the national average for fire and rescue services and means that over the next two years the Fire Authority will need to make savings of £10m to balance the financial plan. This is in addition to significant Government Formula Grant reductions in the first two years of the spending review period which required £9.2m of savings to balance its budget.

In light of the financial pressures the Authority has decided to increase council tax by 2% (the maximum allowable without a costly referendum) in order to minimise the reductions in the frontline fire response provision. The band D Council Tax is therefore now £68.70. Most council taxpayers in Merseyside will pay about 13p per day towards the Fire and Rescue Service.

Overall the Authority has tackled the underlying financial deficit by:-

- a) Identifying £7m in savings from back office and support areas.
- b) However this leaves £3m of unavoidable savings from the front line services to the community primarily by reducing the number of appliances we can staff.

These savings will be delivered over the next two years.

The Authority is consulting on what those cuts will mean to the services you receive through its Integrated Risk Management Plan. This document sets out the future strategic direction for the Authority and is available on our website at www.merseyfire.gov.uk.

The Authority has set a budget of £66.721m for 2013/14, £3.027m lower than that in 2012/13. Further savings will be required for 2014/15. The main changes between this year's budget and last year's are:-

Reductions in support service, management & other costs	(£2.6m)
Unavoidable cuts in front line staffing	(£1.0m)
Net movement on reserves	(£1.2m)
Increase in capital financing costs to fund capital expenditure	£1.2m
Forecast inflationary cost increases	<u>£0.6m</u>
	(£3.0m)

The Authority has issued a precept on the five Merseyside District Councils of £22.618m, which is equivalent to a Council Tax of £68.70 for a Band D property. Knowsley's contribution to expenditure financed by precept is £2.100m, which represents 9% of the total precept.

Summary of Revenue Budget & Council Tax Requirement

2012/13		2013/14
£'000		£'000
72,595	Gross Expenditure	71,117
-491	Net Contribution from Reserves	-1,682
<u>-2,356</u>	Income & Specific Grants for services	<u>-2,714</u>
69,748	Budget Requirement	66,721
-105	Collection Fund Surplus	-55
<u>-41,162</u>	Government Grant & Business Rate Funding	<u>-44,048</u>
28,481	Council Tax Requirement	22,618
422,814	Tax-base	329,223
£67.36	Band D Equivalent	£68.70

Contact Us

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

Kieran Timmins, CPFA,

Deputy Chief Executive

Merseyside Fire and Rescue Authority

Fire Service Headquarters,

Bridle Road, Bootle

Liverpool, L30 4YD

kierantimmins@merseyfire.gov.uk



Merseyside Recycling and Waste Authority (MRWA)

Merseyside Recycling and Waste Authority is the public body responsible for dealing with household waste once it's been collected from your home.

We use the latest technology to make sure as much of it as possible is recycled so we can avoid sending it to landfill. 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. In 2011/12, 36.9% of household waste was reused, recycled and composted. You can read more about our principal aims, objectives and targets for the coming year in our 2012 Annual Plan, available on www.merseysidewda.gov.uk

Financial Summary

A comparison of Expenditure and Income for 2012/13 and 2013/14 is as follows:

	2012/13	2013/14
	£000	£000
Gross Expenditure	40,130	38,522
Landfill Tax (1)	26,685	27,989
Total Net Expenditure	66,815	66,511
Contribution to reserves	0	0
Total requirement	66,815	66,511

(1) Landfill Tax: the tax paid by MRWA to central government for disposing of residual waste to landfill. In 2012/13 it is £64 per tonne, and for 2013/14 it will be £72 per tonne.

This is financed by:

	2012/13	2013/14
	£000	£000
Use of reserves	(1,357)	(920)
Leaving a balance to be met by Levy Income	65,458	65,591
Levy per head of population	£48.49	£47.48

Why the requirement has increased by £132,962 :-

	£000
Total requirement 2012/13	65,458
Admin, income and capital cost changes	-331
Tonnage reductions and landfill tax changes	+2,514
Landfill allowance removal	-2,050
Total Requirement 2013/14	65,591

The Levy for Knowsley Council based upon the levy apportionment system is: £7,182,423

For more information contact MRWA:

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

Merseyside Integrated Transport Authority (ITA)

Information for Council Tax Payers

And Business Ratepayers 2013/14

1. Given the severe spending pressures on the Merseyside District Councils, the Authority has resolved to freeze its levy for 2013/14 at the same level as 2012/13.
2. The Authority has been asked to ensure that it can maintain its core services, and at the same time maintain a levy freeze by a savings and efficiency package of £5.6m.

J Fogarty, BA Hons, IPFA

Interim Director of Finance

Merseyside Integrated Transport Authority and Passenger Transport Executive
(Merseytravel)

No 1 Mann Island

Liverpool. L3 1BP

Tel: 0151 227 5181

Merseyside Revenue Budget 2013/14

	Expenditure £000	Income/Recharges £000	Grants/Balances £000	Levy £000
Bus Services	29,416	(9,717)	-	19,699
Rail Services	112,129	(17,925)	(93,280)	924
Travel Concessions	86,341	(26,773)	-	59,568
Customer Services: Hubs	9,516	(1,635)	-	7,881
Mersey Ferries	11,197	(11,474)	-	(277)
Mersey Tunnels	40,396	(40,396)	-	-
DRCM	4,160	(683)	-	3,477
Corporate Strategy & Marketing	5,117	(1,858)	-	3,259
Funds Management	49,522	(18,560)	(233)	30,729
Asset Management	12,868	(12,868)	-	-
People & Customer Development	8,578	(6,474)	-	2,104
Support Services	4,611	(4,611)	-	-
Total Spending	373,851	(152,974)	(93,513)	127,364

DRCM = Democratic Representation & Corporate Management

	2012/13 Levy £000	2013/14 Levy £000	Decrease/Increase
Knowsley	14,031	13,458	-573
Liverpool	41,896	42,956	+1,060
St Helens	16,695	16,179	-516
Sefton	25,682	25,274	-408
Wirral	29,060	29,497	+437
Total	127,364	127,364	-

The public transport capital programme for 2013/14 is £18.9m of which £7.9m is allocated for new schemes.

The Mersey Tunnels capital programme for 2013/14 is £10.5m financed from Tunnels tolls.

Coroners Service

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 £0.202m in 2013/14 compared to £0.196m in 2012/13. The figures are subject to final confirmation.

Environment Agency North West Region

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	
	2012/2013 £000's	2013/2014 £000's
Gross Expenditure	34,441	42,429
Levies Raised	3,638	3,638
Total Council Tax Base	2,300	1,932

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 'matching' funding the Agency may seek funding from County and Metropolitan Councils, Unitary Authorities and London Boroughs in the form of a Local Levy. The Local Levy is shared on the basis of Band D Equivalentents between all contributing bodies within the Committee Area.

Changes in the Gross Budgeted expenditure between the years reflects the impact of the Government Spending Review and national prioritisation of capital projects.

The total Local Levy raised has remained the same in 2013/2014 as 2012/2013 at £3,638,000

The share of the Environment Agency levy charged to Knowsley is budgeted at £0.070m.

Parish and Town Councils

If you live in one of Knowsley's six parishes your bill will include a "precept" for the budget requirements of your Parish or Town Council.

Gross Expenditure Budget				Precept		
	2012/13	2013/14	Increase / (decrease)	2012/13	2013/14	Increase / (decrease)
	£	£	%	£	£	%
Halewood	438,618	441,997	0.77	338,638	268,703	-20.65
Whiston	258,259	252,695	-2.15	246,532	197,939	-19.71
Knowsley	351,480	365,648	4.03	328,830	214,126	-34.88
Prescot	253,334	261,371	3.17	247,334	184,705	-25.32
Cronton	14,742	14,592	-1.02	14,693	13,301	-9.47
Tarbock	5,238	5,340	1.95	5,238	4,931	-5.86

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

Halewood Town Council: Halewood Town Council has set a precept for 2013/14 which, along with a prudent review of previous years' budgets, provides a base which ensures that existing services can continue to be provided, and whilst addressing the issue of ensuring that the Town Council's precept meets its net expenditure without being dependent upon its diminishing reserves.

Whiston Town Council: Whiston Town Council is a Quality Town Council, who serves the Community of Whiston, although facing challenges we can still offer residents excellent, well maintained facilities at very affordable rates. Why not visit our regularly updated website at <http://www.whiston-tc.gov.uk>

Knowsley Town Council: The Town Council has three indoor facilities: Knowsley Village Hall, Knowsley Youth Club and the Sports Pavilion in Stockbridge Village. The Town Council is also responsible for the maintenance of several woodland sites and public open spaces. Amateur league football is played at Mill Lane, the Recreation Ground and Pool Hey.

The Town Council continued to provide considerable support for youth and recreational activities. Refurbishment work was completed in the Sports Pavilion and commenced at both Knowsley Youth Club and Knowsley Village Hall. The Youth Club now has a brand new extension (comprising meeting/activity room) and ancillary facilities. The main hall at the Village Hall has been totally renovated and this building now houses the Council Chamber. More improvement work is scheduled for Knowsley Village Hall during 2013/14.

The Youth Club is currently managed on behalf of the Town Council by Knowsley Village Community Association and this example of local involvement is seen as a model of community engagement. The Town Council also awarded small grants and concessionary prices to numerous community groups.

The Town Council is recognised as a Quality Council. This award places the Town Council as one of the very best parish/town councils in the country

Explanatory note regarding increases: Increased expenditure overall is a result of the need to find additional resources for items that have increased above the prevailing rate of inflation (e.g. gas, electricity water). The Town Council will also commit resources to the continuing programme of building refurbishment as it seeks to upgrade the facilities for the benefit of all residents. Prudent management of financial reserves has allowed the Town Council to continue this refurbishment programme and freeze increases in most hire charges for the facilities.

Prescot Town Council: The Town Council are currently based at West Street Office Complex. On the 1st August 2012 the Town Council purchased the former Fusilier Public house on Warrington Road and have been working on plans to develop the building into a new Town Hall for Prescot. The New Town Hall will provide facilities including large multi-function room, bar and kitchen facility, reception area, male and female toilets together with enhanced disabled facilities. Along with office accommodation, the Council chamber, conference room with two further small meeting rooms and two unisex accessible toilets. The development is expected to be completed at the end of November this year.

In addition to the new Town Hall the Town Council in association with KMBC also have plans to develop and enhance the facilities on the two public open spaces it leases from KMBC at Eaton Street and Brown's Field (King George V) these include a new toddler play space at Eaton Street and the development of a park master plan for Browns field.

The Town Council will continue to support its local community and has increased its Community Fund allocation by 33% taking it to 10K in 2013/14 (application forms available online @ <http://www.prescot-tc.gov.uk/>). The Town Council have also invested in a new website to better enable communication with residents through the provision of open and transparent government. Why not go online and find out more about your Town Council.

Finally following on from the great success of 2012 the Prescot Carnival date has now been set for 1st September 2013. The Carnival committee (comprising of both elected members and community organisations) are committed to providing even more free family activities than last year.

Explanatory note regarding the Precept stand still:

The members of Prescot Town Council are aware of the difficult financial times many of us find ourselves in. Therefore for the third year running the Town Council have resolved not to increase the Precept asked of its residents.

Cronton Parish Council: The precept for 2013/14 is kept at the same level as last year. It represents the running cost of the Parish Council and moderate financial support given to some local voluntary groups. In spite of inflation, there will be no reduction in the level of service provided by the Parish Council.

The Parish Council continues to work in partnership with the Borough Council, the Police and Merseytravel to ensure the effective delivery of services to the local community. The play development project in The Pasture funded by grants has just been completed. Field drainage will be the next task to make the area more accessible in wet weather.

Council Tax Demand Notice Explanatory Notes

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

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 8 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:

The Listing Officer, Council Tax North, Valuation Office Agency, King William House, Market Place, Hull, HU1 1RT. Telephone 03000 501501, or email: ctnorth@voa.gsi.gov.uk 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	38.096	4.697	2.100	44.893
	% increase in Council	0	2	2	.30
Valuation Band	Range of values				
A	Up to and including	830.72	102.42	45.80	978.94
B	£40,001 - £52,000	969.17	119.49	53.43	1,142.09
C	£52,001 - £68,000	1,107.63	136.56	61.07	1,305.26
D	£68,001 - £88,000	1,246.08	153.63	68.70	1,468.41
E	£88,001 - £120,000	1,522.99	187.77	83.97	1,794.73
F	£120,001 - £160,000	1,799.89	221.91	99.23	2,121.03
G	£160,001 - £320,000	2,076.80	256.05	114.50	2,447.35
H	Over £320,000	2,492.16	307.26	137.40	2,936.82

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	Tarbock	Whiston
	£	£	£	£	£	£
A	20.48	39.29	69.23	48.21	4.45	45.21
B	23.89	45.83	80.76	56.25	5.19	52.74
C	27.31	52.38	92.30	64.28	5.93	60.28
D	30.72	58.93	103.84	72.32	6.67	67.81
E	37.55	72.03	126.92	88.39	8.15	82.88
F	44.37	85.12	149.99	104.46	9.63	97.95
G	51.20	98.22	173.07	120.53	11.12	113.02
H	61.44	117.86	207.68	144.64	13.34	135.62

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).

Legislative changes from April 2013

There are a number of significant changes being introduced by the Government from April 2013 which impact on the amount of council tax you will pay.

The current national Council Tax Benefit scheme will be replaced with a Local Council Tax Reduction Scheme. Pensioners are not affected by this change but it will mean many working age households will need to pay some council tax for the first time. More details of the impact of this can be found under the heading Council Tax Reduction.

To accompany the introduction of our local Council Tax Reduction Scheme, the Government has introduced a number of technical reforms to Council Tax which will also come into effect from April 2013. These reforms see the abolition of exemption classes A (properties requiring, undergoing or recently completed major repairs - maximum 12 months exemption) & C (vacant and unfurnished - maximum 6 months exemption).

Vacant Properties

Under the new arrangements, there will be no period of exemption, and 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. The Council has introduced 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 are 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 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 or disabled relative of the family.

The following classes will be abolished from 1 April 2013 and exemption from Council Tax Liability will no longer apply:

- **Class A** - *The property is vacant and substantially unfurnished and it needs or is undergoing major repair work.*
- **Class C** - *The property is vacant and substantially unfurnished.*

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.

Council Tax Reduction

From April 2013, the national Council Tax Benefit scheme will be abolished. This means that the Government will no longer provide benefits to support those needing help paying Council Tax. Instead, Councils have been told to set up local schemes within strict Government guidelines to decide what level of support should be available. Unfortunately, the Government has also significantly reduced the funding that it provides to pay for this - which means there is not enough money available to continue to pay the same level of benefit through the new 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 or Pension Credit.

- If you are a pensioner the reduction in your Council Tax will be very similar to the amount that you would have received in Council Tax Benefit.
- 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 will need to pay at least the first 20% of their bill.

If you were receiving Council Tax Benefit up to April 2013 you will not need to re-apply for Council Tax Reduction. 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.

Council Tax Reduction is very similar to Council Tax Benefit. 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.
- The ages and size of your family, whether you or any of your family are disabled and whether anyone who lives with you could help with the rent.

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 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, Pension Credit or has a low income.

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

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. You can also download an application form from our website.

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 0151 443 4476,
Council Tax Reduction (Rebate) 0151 443 4042,
Minicom 0151 443 3401**

The Contact Centre Operating times are:

Monday – Friday, 9am – 5pm & Saturday, 10am – 12:30 pm

One Stop Shops

Halewood	The Halewood Centre, Roseheath Drive, Halewood, L26 9UH
Huyton	Municipal Buildings, Archway Road, Huyton, L36 9YU
Kirkby	Municipal Buildings, Cherryfield Drive, Kirkby, L32 1TX
Prescot	Prescot Shopping Centre, Aspinall Street, Prescot, L34 5GA

The One Stop Shops are open at the following times:

Monday – Friday, 9am – 5pm

Other Key service numbers:

Environmental Services (bin collections, street cleaning, pest control, street lighting & bulky item collections)	0151 443 2400
Planning Enquiries	0151 443 2381
Building Control & Dangerous Buildings	0151 443 2380
Elections	0151 443 2222
Hate & Domestic Violence	0800 953 4433
Future schooling in Knowsley	0151 443 2700
Anti-Social Behaviour	0151 443 2000
Licensing	0151 443 2300
Registrars	0151 443 2900
Comments, Compliments, Complaints	0151 443 4031
General Enquiries	0151 489 6000
Education General Enquiry	0151 443 3232
Home to School Transport	0151 443 2500

Emergency contacts (24 Hours)

Highways (footways & street lighting)	0151 443 2800
Knowsley Housing Trust (KHT) (repairs)	0500 96 96 94
Homelessness & Social Services	07659 590081

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, such as council tax and benefits information within

the council, with Government bodies and/or other local authorities. We will only do this where it is necessary and the law allows it. Under no circumstances will we share your personal information with third parties for commercial purposes.

This will be in order to:

- Make sure information is accurate;
- Make sure you receive all the benefits that you're entitled to;
- Avoid asking you for the information more than once;
- Prevent and/or detect crime;
- Protect public funds; and,
- Meet our key aims and legal obligations.

The council's promise to you:

- We will process your personal information in accordance with the Data Protection Act 1998 and other relevant legislation.
- We will only share your personal information if it is necessary to fulfil our statutory powers and duties, to check accuracy, and/or to prevent and detect crime.
- We may share your personal information to advise you about benefits and grants that you may be entitled to receive and/or services that you may find useful.
- We will not collect too much or irrelevant information and we will not share information unnecessarily.
- We will do our best to keep your information accurate and up to date. You can help us by telling us about any change of circumstances.
- We will not keep your personal information any longer than necessary.
- We will keep your personal information secure.
- We will respect your right to access your personal information and other rights under the Data Protection Act

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

Web: www.knowsley.gov.uk, click on Privacy Policy **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

Thinking about credit?

If you're considering taking out credit to balance your budget, read our quick guide to make sure you make the right choice for you.

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

You need to 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.

Use the table below to compare how much it costs to borrow £1,000 from different lenders.

Use a credit union and it could save you a lot of money in interest.....

Lender	Typical Interest Rate / APR	Monthly Repayment	Total Repaid Over 12 months	Total Interest Paid	Saving You....
Credit Union	12.68%	£88.87	£1,066.50	£66.50	-
Credit Card	22.30%	£93.69	£1,124.28	£124.28	£57.78
Door to Door Lender	177%	£137.50	£1,650.00	£650.00	£583.50

2 - Avoid borrowing to pay off debts

Get **free** face to face advice from a local agency, telephone one of the helpline numbers below or go online.

- Citizens Advice Knowsley 0845 122 1300 or www.knowsleycab.org.uk
- KUC (formerly Kirkby Unemployed Centre) 0151 548 0001 or www.kuc.org.uk
- National Debtline 0808 808 4000 or www.nationaldebtline.co.uk
- Consumer Credit Counselling Service (CCCS) 0800 138 1111 or www.cccs.co.uk

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

3 - Know what you're signing up to

Make sure you understand what you're signing up to and what penalties could be applied if you're not able to make the repayments.

4 - 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), and all Credit Unions offer 'savings based' loans and a safe way to save for a special occasion or rainy day.

- Enterprise Credit Union 0151 482 0177 or www.enterprisecreditunion.org
- Knowsley Mutual Credit Union 0151 545 3380
- Southdene Credit Union (based in Kirkby) 0151 548 5200
- Halewood Community Credit Union 0151 443 2084

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

Want advice?

Free local advice is available for all Knowsley residents

It's never been more important to manage your money; the Government's programme of welfare reform will bring big changes for some residents.

It's important residents are aware how the changes will affect them and where they can go for free help and support. **Don't pay for advice!**

The following 4 agencies offer free face to face advice, from a benefit check, to ensure you receive your full entitlement, to assistance with benefit claims and debt advice (contact Knowsley CAB or KUC for debt advice).

Get in touch to see how they could help you.

Prescot and Whiston Community Advice Centre

Prescot Centre
Eccleston Street
Prescot
L34 5GA
Call Prescot and Whiston Advice on 0151 443 4639

Huyton Advice Centre

Nutgrove Villa
1 Griffiths Road
Huyton
L36 6NA

Call Huyton Advice on 0151 489 7313

KUC Ltd (formerly Kirkby Unemployed Centre)

Westhead Avenue
Kirkby
L33 0XN

Call KUC on 0151 548 0001

Knowsley CAB

Huyton office

Nutgrove Villa
1 Griffiths Road
Huyton
L36 6NA

Kirkby office

2 Newtown Gardens
Kirkby
L32 8RR

Halewood office

The Halewood Centre
Roseheath Drive
Halewood
L26 9UH

Call Knowsley CAB on 0845 122 1300

Or visit the Money Advice section of Knowsley Council's website at
www.knowsley.gov.uk/residents/financial-advice.aspx

Or if you'd prefer to call someone or look online, you can contact;

National Debtline	0800 808 4000	www.nationaldebtline.co.uk
Consumer Credit Counselling Service	0800 138 1111	www.cccs.co.uk
Community Legal Advice	0845 345 4345	www.clsdirect.org.uk