

# **KNOWSLEY METROPOLITAN BOROUGH COUNCIL**

## **Budget Summary**

**2017 / 2018**



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## KNOWSLEY COUNCIL'S THREE-YEAR BUDGET

The Government continues to impose significant cuts in funding for local authorities. Between 2010 and 2020 Knowsley will have had a real terms cut in funding of 56% and will have had to make cuts in its budget of over £100m. Since 2010, the Council has had to make cuts of £86m, and has to make a further £15m over the next three years.

Knowsley has been one of the hardest hit Councils in the country in terms of the Government's funding cuts, and has had to make big changes to the way in which it provides services – by changing the way we do things, cutting jobs, reducing the frequency of services and in some cases stopping doing things altogether.

At the same time as the Government is cutting the Council's funding, the cost of providing services is increasing. This is a particularly significant issue in Adult Social Care which the Council must address. The Government's solution is to encourage Councils to raise Council Tax to cover the shortfall by setting an Adult Social Care Precept of 3% in each of the next two years. While these additional resources will help, there will still be a significant budget shortfall in Social Care over the coming years that the Government expects the Council to manage.

Knowsley has been proud of its recent record of freezing Council Tax levels to help residents manage their own tough financial challenges. However with the Government now planning to withdraw the majority of Knowsley's grant funding by 2020, the Council has to do all it can to generate more income locally through Council Tax and Business Rates. This is the only way that the Council can continue to provide the services that our residents rely on. So Knowsley has had to follow last year's increase in Council Tax with a further increase of 1.99% this year, on top of the Adult Social Care precept.

Clearly this is just one of many tough decisions that the Council has had to make in setting its budget. In the coming years the Council will have to make further savings while still ensuring that resources are allocated where the need for support is greatest. The Council's approach has been to identify savings based on agreed performance levels and key service priorities. The Council has also decided to set a three-year budget so it can do everything possible to provide a planned and phased approach to service reductions.

Full details of all of the savings were reported to the Council on 8 March 2017, and are available on the Council's website. As part of setting the new three-year budget, the Council held a wide-ranging public consultation between 16 December 2016 and 20 January 2017. This included local residents, businesses, partner agencies, trade unions, Council employees and all elected Members. We received 253 responses from all parts of the Borough, and these were all considered by the Council when the final budget was set in March.

## **Your Council Tax**

Despite this year's increase, Knowsley Council has again set a Council Tax that remains below the national average, and will continue to be the second lowest on Merseyside. Knowsley Council's charge for most households in the Borough (those in Band A) will be £864, with a further £43 specifically to help fund permanent investment in Adult Social Care services.

Your Council Tax bill also includes amounts to pay for Police and Crime Commissioner for Merseyside and Merseyside Fire & Rescue Authority services that have increased their precept amounts. Some bills will also include precepts from Town or Parish Councils some of which have also increased. Details on the various precepting bodies are set out in the pages below, along with details of the overall charges for all property bands in the Borough.

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

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

## Knowsley's Revenue Budget 2017/18

	2017/18 Net Expenditure £m	2016/17 Net Expenditure £m
<b>Services provided directly by the Council</b>		
Adult Social Care	47.989	47.197
Children's Social Care	21.101	20.457
Customers And Employees	4.485	4.488
Early Help	4.006	3.654
Economic Development	0.591	0.714
Education Improvement	1.263	1.170
Environmental Health	1.247	1.214
Governance	2.127	2.284
Inclusion Service	2.288	1.373
Neighbourhoods	5.592	5.270
Office of the Chief Executive	0.228	0.219
Other Children's Services	1.112	1.493
Policy And Partnerships	1.800	1.824
Public Health And Wellbeing	1.436	1.821
Regeneration And Housing	7.860	8.433
Resources	0.865	0.477
Safeguarding And Quality Assurance	1.533	1.665
<b>Total</b>	<b>105.523</b>	<b>103.753</b>
<b>Other council budgets</b>		
Treasury Management	5.938	6.250
Council-wide Budgets	6.592	6.486
Inflation and Contingency Budgets	11.144	13.720
Approved Investments	0	0
Use of Reserves	(4.007)	(2.242)
<b>Total</b>	<b>19.667</b>	<b>24.214</b>
<b>Total budget for services provided by Knowsley Council</b>	<b>125.190</b>	<b>127.967</b>
<b>Charges for services provided by other bodies (Levies)</b>		
Liverpool City Region Combined Authority (Transport Levy)	9.984	11.093
Waste Disposal Authority (estimate)	7.124	7.218
Coroners Service	0.192	0.188
Environment Agency (Flood Defence)	0.063	0.062
Probation Service (estimate)	0.006	0.006
<b>Total</b>	<b>17.369</b>	<b>18.567</b>
<b>Knowsley Council's total revenue budget requirement</b>	<b>142.559</b>	<b>146.534</b>
<b>Government formula grant funding received by the Council</b>	(96.171)	(103.301)
<b>Amount of Knowsley Council's budget to be funded from council tax</b>	<b>46.388</b>	<b>43.233</b>
<b>Police and Crime Commissioner precept</b>	5.659	5.432
<b>Fire &amp; Rescue Authority precept</b>	2.535	2.432
	<b>8.194</b>	<b>7.864</b>
<b>Total amount to be funded from Council Tax</b>	<b>54.582</b>	<b>51.097</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> £
2016/17	863.87	108.53	48.59
2017/18	906.98	110.65	49.56
Increase (%) *	<b>4.99%</b>	<b>1.95%</b>	<b>1.99%</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) each appear as 2%. The actual increases are shown above.

## **KNOWSLEY'S MAJOR PRECEPTORS**

Your Council Tax Bill includes a “precept” for the budget requirements of the Police and Crime Commissioner for Merseyside and the Merseyside Fire & Rescue Authority. Statements regarding the 2017/18 Budget and Precept are set out below.

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



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

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

Setting this year's budget has once again not been an easy task, particularly in the face of continuing financial constraints on the police service. However, by making £6.9m of savings and the utilisation of £0.9m of one-off funding, I have been able to set a balanced budget for 2017/18, resulting in a council tax requirement of £59.8m. In council tax terms this is equivalent to £110.65 per property per year at Band A and £165.97 at Band D, a 1.95% increase on the 2016/17 current level.

The budget for 2017/18 will provide sufficient resources to enable the Chief Constable to address the key priorities set out in my Police and Crime Plan.

With regard to beyond 2017/18, there still remains a very significant financial and policing challenge for the Police Service in the years ahead, with estimated savings of over £18.0m being required to be made by the end of 2021/22. Consequently, I am working closely with the Chief Constable to develop a series of reviews across all areas of business that will achieve the savings requirement, whilst keeping the precept low and ensuring Merseyside has the most resilient and effective force possible.

**Rt Hon Jane Kennedy**

**Police and Crime Commissioner for Merseyside**

### **Contact Us**

If you wish to comment about the services of the Police and Crime Commissioner for Merseyside please contact [info@merseysidepcc.info](mailto:info@merseysidepcc.info) or write to the Police and Crime Commissioner for Merseyside, Allerton Police Station, Rose Lane, Liverpool, L18 6JE.

## POLICE AND CRIME COMMISSIONER BUDGET

2016/17		2017/18	
£m		£m	
<b>318.581</b>	<b>GROSS EXPENDITURE</b>	<b>315.792</b>	
(1.776)	Income	(1.811)	
(5.462)	Specific Government Grants	(5.541)	
<b>311.343</b>	<b>NET OPERATING EXPENDITURE</b>	<b>308.440</b>	
(0.318)	Contribution from Reserves	(0.150)	
<b>311.025</b>	<b>NET BUDGET REQUIREMENT</b>	<b>308.290</b>	
(122.467)	Less: Police General Grant	(120.756)	39.2%
(112.843)	DCLG Formula Funding	(111.263)	36.1%
(14.103)	Local Council Tax Support Grant	(14.103)	4.6%
(1.538)	Legacy Council Tax Freeze Grant	(1.538)	0.5%
(2.151)	Collection Fund Surplus	(0.795)	0.2%
<b>57.923</b>	<b>COUNCIL TAX REQUIREMENT</b>	<b>59.835</b>	19.4%
<b>355,792</b>	<b>Tax base</b>	<b>360,517</b>	
<b>£162.80</b>	<b>Band D Equivalent</b>	<b>£165.97</b>	
<b>£3.12</b>	<b>Increase in Band D Equivalent</b>	<b>£3.17</b>	1.95%

### Why has the Gross Expenditure Changed?

	£m
<b>GROSS EXPENDITURE 2016/17</b>	<b>318.581</b>
Net Committed Growth	0.579
Pay and Prices Inflation	3.687
One-off Commitments for 2017/18	1.789
Removal of Previous Years One-off Commitments	(1.986)
Merseyside Police Savings	(6.858)
<b>GROSS EXPENDITURE 2017/18</b>	<b>315.792</b>

### Why has the Council Tax Requirement Changed?

	£m
<b>COUNCIL TAX REQUIREMENT 2016/17</b>	<b>57.923</b>
Increase in Tax base	0.769
Increase in Band D Equivalent	1.143
<b>COUNCIL TAX REQUIREMENT 2017/18</b>	<b>59.835</b>

## MERSEYSIDE FIRE & RESCUE AUTHORITY

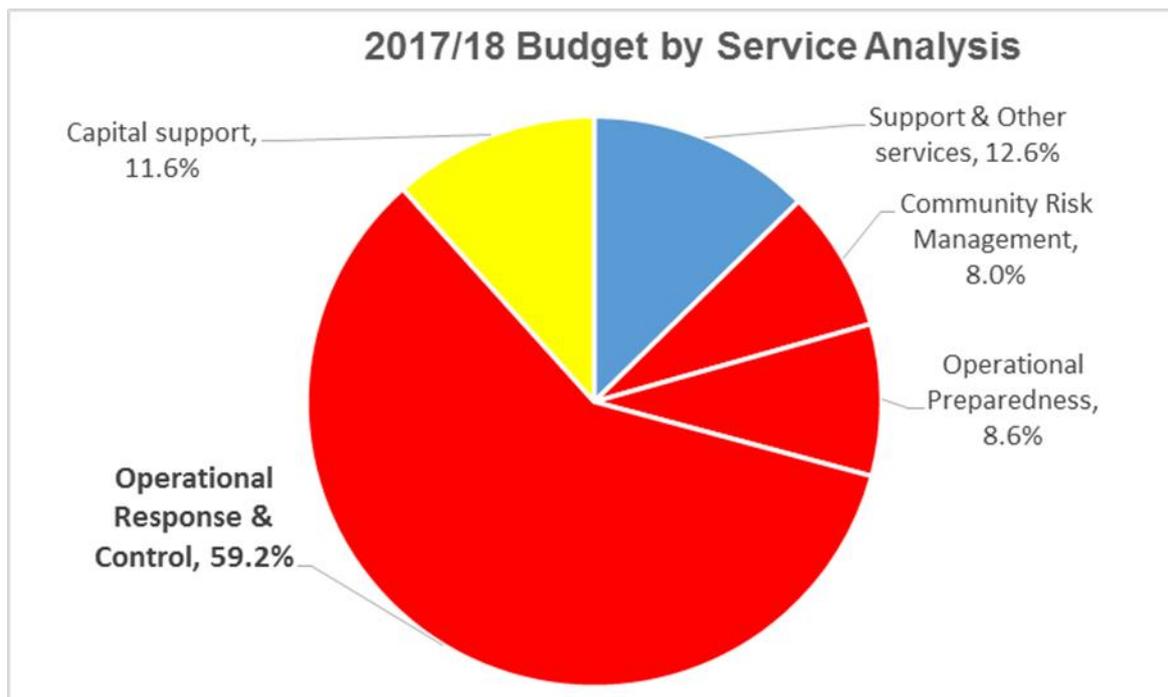
### PRECEPT INFORMATION 2017/18

Historically the Authority has relied upon Government grants to fund a significant proportion of its revenue budget, over 63% in 2010/11. In 2010 the Government announced an austerity plan to reduce national debt and manage the crisis in public finances. The plan incorporated significant reductions in Government grants paid to fire and rescue authorities. Compared to 2010/11 the Authority's 2017/18 Government grant support has been cut by £13.8m or nearly 50% in real terms and further grant reductions have been announced up to 2019/20.

After taking into account unavoidable future cost pressures and the impact of the reduction in the Government grants the Authority identified an £11.0m financial challenge for the period 2016/17 to 2019/20. In 2016 the Authority approved a four year financial plan (2016/17 – 2019/20) that would deliver the £11.0m saving by 2019/20. The plan was prepared on the basis that the Authority's priority is to minimise the impact of grant reductions on frontline services by cutting management, technical and support costs in the first instance. In determining the saving options the Authority, after identifying £9.1m from technical and support areas, was left with no alternative but to find £1.9m savings from operational response.

The operational response budget cut will result in a further reduction in the number of firefighters employed by up to 49 posts or 7% of the current establishment. This will mean firefighter numbers have fallen from approximately 1,000 in 2010/11 to 620 by 2019/20. Some fire stations will no longer be staffed as they are now and the number of permanently available appliances will be further reduced.

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



As a consequence of the financial challenge facing the Authority it must adhere to its approved financial plan and increase council tax by just below 2% (the maximum allowable without holding a public referendum). The band D Council Tax is therefore now £74.34. Most council taxpayers in Merseyside will pay about 14p per day towards their Fire and Rescue Service.

The Authority has set a budget of £59.490 million for 2017/18, £2.0m lower than that in 2016/17. The main changes between this year's budget and last year's are:-

Reductions in support service, management & other costs	(£1.5m)
Unavoidable cuts in front line staffing	(£1.4m)
Forecast inflationary cost increases	£0.7m
New Government Apprenticeship Levy	<u>£0.2m</u>
	(£2.0m)

The Authority has issued a precept on the five Merseyside District Councils of £26.801 million, which is equivalent to a Council Tax of £74.34 for a Band D property. Knowsley's contribution to expenditure financed by precept is £2.535 million, which represents 9% of the total precept.

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

<b>2016/17</b>		<b>2017/18</b>
<b>£'000</b>		<b>£'000</b>
72,205	Gross Expenditure	77,181
-4,316	Net Contribution from Reserves	-9,732
<u>-6,382</u>	Income & Specific Grants for services	<u>-7,959</u>
61,507	Budget Requirement	59,490
-622	Collection Fund Surplus	-221
<u>-34,951</u>	Government Grant & Business Rate Funding	<u>-32,468</u>
<u>25,934</u>	<b>Council Tax Requirement</b>	<u>26,801</u>
355,792	<b>Tax-base</b>	360,517
<b>£72.89</b>	<b>Band D Equivalent</b>	<b>£74.34</b>

#### **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 & Rescue Service Headquarters on 0151 296 4000.

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

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

## PARISH AND TOWN COUNCIL PRECEPTS

If you live in one of Knowsley's parishes your bill will include a "precept" for the budget requirements of your Parish or Town Council. As last year, each Parish or Town Council's precept is shown below after deducting the funding that the Government has provided to help mitigate reductions in their tax bases due to the Local Council Tax Reduction Scheme.

Gross Expenditure Budget				Precept		
	2016/17	2017/18	Increase + / - decrease	2016/17	2017/18	Increase + / - decrease
	£	£	%	£	£	%
Halewood	419,092	429,267	2.43	318,215	355,934	11.97
Whiston	251,175	255,275	1.63	214,945	226,294	4.00
Knowsley	354,599	322,001	-9.19	246,913	261,741	6.00
Prescot	280,624	282,598	0.01	203,631	230,303	13.10
Cronton	23,487	26,731	13.81	21,252	21,252	0.00

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

**Halewood Town Council:** Against yet more cuts by Central Government in our Council Tax Support Grant, which has been reduced by just over £48,000 in the last four years, to maintain and improve our services the Town Council has reluctantly resolved to increase the precept in 2017/18 by the equivalent of £5.82 per annum at Band D.

This increase, a little over 1.5 pence per day, sees Halewood with the lowest level of Town Council precept in Knowsley and despite the cuts, will enable the Town Council to continue to provide high quality services for the residents of the Township. Further information is available at [www.halewoodtowncouncil.gov.uk](http://www.halewoodtowncouncil.gov.uk).

**Whiston Town Council:** Whiston Town Council provide excellent facilities for the residents of the area, our well maintained facilities can be accessed by the residents at very reasonable rates, we also manage, a Children's Playground at Foxshaw Close a Multi Use Games Area, at Old Colliery Road, a fishing Lake at Mellors Pond and Whiston Juniors have exclusive use of the football facilities at Windy Arbor Road Whiston.

We strive to serve the residents of the area ensuring these facilities are provided for the benefit of the people.

**Knowsley Town Council:** The Town Council provides three facilities: Knowsley Village Hall, the Bob Whiley Community Centre and the Sports Pavilion in Stockbridge 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. Additional refurbishment work has been carried out in the Bob Whiley Community Centre and the Town Council is currently carrying out a feasibility study on all its facilities. The Town Council is committed to providing affordable facilities for the benefit of the community it serves.

The Town Council has awarded grants and sponsorship funding to a large number of local community groups throughout the year 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, and also sponsored the junior classes and the vegetable classes at the show. The Town Council has also sponsored two local youths taking part in the Dallas Cup Football Tournament 2017.

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

The precept demand for 2017/18 has been increased by 6% to offset a 50% reduction in the Local Council Tax Support Scheme grant.

**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.**

Prescot Town Hall continues to provide a range of services accommodating all ages and requirements. Further details on the full range of activities on offer can be found on our website at <http://prescottowncouncil.com/community-activities/>. Recent additions to the activities on offer at the Town Hall include Free 30 minute Legal Consultation and Mini Stars Fun Football for ages 2-4.

The Town Council's commitment to the development and enhancement of its outdoor facilities remains a high priority. This year's budget sees the continuation of this commitment with approximately £48,000 allocated to public open space and outdoor provision, which includes the Town Council's events programme. Prescot is the only town in Knowsley with an events programme of this type. Easily engaging over 5,000 residents each year, the Prescot Carnival is one of the largest events in Knowsley with many of the attractions completely free of charge. The Town Council is also responsible for Prescot's Christmas Lights, the Switch on Event and Prescot's Armistice Day Remembrance Service.

The Council's commitment to supporting Prescot's local community organisations is once again evident through the inclusion of a £6,500 community fund budget together with fixed annual contributions to the maintenance of the Town Clock (at St Mary's Church), Prescot Festival, Phoenix Night and a Community Initiatives budget totalling £3,500. Application forms for the community fund are available online at <http://prescottowncouncil.com/grants/> ).

### Explanatory note regarding the Precept Increase:

The Town Council is well aware of the financial pressures faced by its residents and have therefore worked extremely hard not to increase the precept over the last six years. The policy of the previous administration was to increase the precept year on year and as such the precept saw incremental rises with a cumulative effect of 18% or £11.68 over the four year period 2006/07 to 2010/11.

Year	Council Tax at Band D	Year on Year Increase in Council Tax at Band D	
	£	£	%
2006/07	60.64		
2007/08	62.66	2.01	3.3
2008/09	65.34	2.68	4.3
2009/10	68.93	3.60	5.5
2010/11	72.32	3.39	4.9
2011/12	72.32	0.00	0.0
2012/13	72.32	0.00	0.0
2013/14	72.32	0.00	0.0
2014/15	72.32	0.00	0.0
2015/16	72.32	0.00	0.0
2016/17	72.32	0.00	0.0
2017/18	79.55	7.23	10.0

Relentless public sector funding cuts such as the Government's scrapping of Council Tax Benefit have seen Prescott Town Council lose just over £45,000 of funding in the last four years. In addition to this the Town Council has taken on additional services from KMBC at a cost of around £27,000 per year. Further known funding cuts for next year and the cost of transferred services mean that the cumulative financial pressures facing the council will rise to just over £96,000 since 2012/13. The sustained nature of the cuts has meant that after six years we must now put an increase on the Precept. The total increase of £7.23 per year per band D property can also be expressed as 14 pence per household per week; however as much of the town's housing stock is below band D this rise could be as little as £4.82 per year or 9 pence per week.

This increase will raise approximately £20,000 helping to offset the income lost through the cuts and will enable Prescott Town Council to continue to deliver a high quality service to residents.

**Cronton Parish Council:** The Parish Council is committed to representing to interests of residents and providing a high quality service to the Parish. Environment, community coherence and wellbeing are top of the agenda. The Council continues to support local groups for the furtherance of their interests. Residents are well informed of the activities of the Council via the website, newsletters, notices and direct engagements.

This year's reserve has been substantially reduced to finance the Pasture drainage project and the conversion of the War Memorial shrub beds to a more appealing design. Despite the Council Tax Reduction Scheme Grant being cut by a further 50% and price increases, the Council has decided to keep the precept at the same level as last year.

## **KNOWSLEY COUNCIL'S BUDGET – LEVIES**

Knowsley Council's budget includes the cost of levies that it pays to a number of organisations for the services that they provide to the Borough. Statements from the main levying organisations are set out below.

### **Merseyside Recycling & 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 new Energy from Waste facility at Wilton in Teeside will divert from landfill over 92% of Merseyside's non-recycled waste – and in the process save more than £100m in current landfill disposal costs.

We work hard to persuade people to use less in the first place and, through our 14 Household Waste Recycling Centres, to recycle as much as they can. Together with our District Council partners we're making steady progress. Last year, 41% of Merseyside's household waste was re-used, recycled and composted. You can read more about our Sustainability, Accountability and Deliverability on [www.merseysidewda.gov.uk](http://www.merseysidewda.gov.uk).

### **Financial Summary**

	<b>2016/17</b>	<b>2017/18</b>
	<b>£'000</b>	<b>£'000</b>
Gross Expenditure	55,001	74,404
Landfill Tax	20,591	0
Total Net Expenditure	75,592	74,404
Contribution to reserves	0	0
Total requirement	75,592	74,404
Use of Reserves	(10,001)	( 8,813)
Levy	65,591	65,591
Levy per head	£47.15	£46.91

The Levy for Knowsley Council for 2017/18 will be £7,124,040.

### **For more information contact:**

Merseyside Recycling & Waste Authority,  
7<sup>th</sup> Floor,  
No.1 Mann Island,  
Liverpool.  
L3 1BP

Tel: 0151 255 1444  
Fax: 0151 227 1848

E-mail: [enquiries@merseysidewda.gov.uk](mailto:enquiries@merseysidewda.gov.uk)  
Web: [www.merseysidewda.gov.uk](http://www.merseysidewda.gov.uk)

## LIVERPOOL CITY REGION

### COMBINED AUTHORITY

#### Budget Statement 2017/18

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

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

This activity is directly funded from the Combined Authority's budget, which is made up of a number of funding sources.

As part of its transport responsibilities the Combined Authority provides resources to facilitate the delivery of transport activities within Halton Knowsley, Liverpool, St Helens, Sefton and Wirral.

This is funded through a series of transport levies across each of the six Councils.

A transport levy funds the provision of transport-related services delivered by Merseytravel across the City Region outside Halton, including such services as concessionary travel, certain subsidised bus services, the Mersey Ferries and a range of other services.

The transport levy for each of the Merseyside Councils within the Liverpool City Region Combined Authority is presented below.

#### Transport Levy 2017/18

	<b>Transport Levy</b>	<b>Transport Levy</b>
	<b>2016/17</b>	<b>2017/18</b>
	<b>£000</b>	<b>£000</b>
Knowsley	11,093	10,045
Liverpool	35,843	32,660
St Helens	13,425	12,120
Sefton	20,724	18,677
Wirral	24,315	21,899
<b>Total</b>	<b>105,400</b>	<b>95,400</b>

For historical and legal reasons Halton Council currently provide transport activities, including concessionary travel and some supported bus services, directly within the boundaries of the borough of Halton.

This is funded through a differential transport levy collected by Halton on behalf of the Combined Authority, paid over to the Combined Authority, who, in turn, commit a grant to Halton. This levy will be £3.5m for 2017/18.

A handwritten signature in black ink, appearing to read 'J Fogarty', with a stylized flourish underneath.

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

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

A handwritten signature in black ink, appearing to read 'Joe Anderson', written in a cursive style.

**Joe Anderson**

Chair of the Liverpool City Region Combined  
Authority

## Coroners Service Levy

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

Knowsley Coroners Service has budgeted for a charge to the council of £0.192m in 2016/17 compared to £0.188m in 2016/17. The figures are subject to final confirmation.

## Environment Agency Levy

The Environment Agency is a levying body for its Flood and Coastal Erosion Risk Management Functions under the Flood and Water Management Act 2010 and the Environment Agency (Levies) (England and Wales) Regulations 2011.

The Environment Agency has powers in respect of flood and coastal erosion risk management for 6500 kilometres of main river and along tidal and sea defences in the area of the North West Regional Flood and Coastal Committee. Money is spent on the construction of new flood defence schemes, the maintenance of the river system and existing flood defences together with the operation of a flood warning system and management of the risk of coastal erosion. The financial details are:

	North West Regional Flood and Coastal Committee	
	2016/17	2017/18
	'000s	'000s
Gross Expenditure	£62,631	£76,100
Levies Raised	£3,785	£3,861
Total Council Tax Base	2,039	2,077

The majority of funding for flood defence comes directly from the Department for the Environment, Food and Rural Affairs (Defra). However, under the new Partnership Funding rule not all schemes will attract full central funding. To provide local funding for local priorities and contributions for partnership funding the Regional Flood and Coastal Committees recommend through the Environment Agency a local levy.

A change in the gross budgeted expenditure between years reflects the programme of works for both capital and revenue needed by the Regional Flood and Coastal Committee to which you contribute. The total Local Levy raised by this committee has increased by 2%.

The total Local Levy raised has increased from £3,784,975 in 2016/17 to £3,860,675 for 2017/18.

## **COUNCIL TAX DEMAND NOTICE EXPLANATORY NOTES**

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

### **Precept for Adult Social Care 2017/18**

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 that have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London and the Council of the Isles of Scilly.)

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

The Government has passed legislation regarding how information relating to the precept for adult social care is to be shown on council tax demand notices.

Local authorities must show the adult social care precept (if any), and associated percentage change separately from the overall charge set by the authority.

Authorities will therefore have two lines on the council tax demands – one with the non-adult social care precept charge and associated percentage increase; the other with the adult social care precept charge and associated percentage increase.

The adult social care precept is considered to be a charge which *accumulates* in value over the years from 2016/17 to 2019/20. This is because local authorities are expected to keep spending all of the additional council tax they have raised through the precept in previous years (which has become part of their council tax baseline) on adult social care services.

So, for example, in a situation where the local authority charged £24.92 for the precept in 2016/17, and a further £38.87 in 2017/18, the precept would show on the demand notice for 2017/18 as £63.79.

## Knowsley MBC Adult Social Care Cumulative Precepts

	Adult Social Care Charge by Council Tax Band							
	A	B	C	D	E	F	G	H
<b>Adult Social Care Charge 2016/17</b> (2% of 2015/16 Council Tax figure)	16.62	19.38	22.15	<b>24.92</b>	30.46	36.00	41.54	49.84
<b>Adult Social Care Charge 2017/18</b> (3% of 2016/17 combined Council Tax and Adult Social Care figure)	25.91	30.23	34.55	<b>38.87</b>	47.51	56.14	64.78	77.74
<b>Combined Adult Social Care Charge</b> (as displayed on 2017/18 demand)	<b>42.53</b>	<b>49.61</b>	<b>56.70</b>	<b>63.79</b>	<b>77.97</b>	<b>92.14</b>	<b>106.32</b>	<b>127.58</b>

### Council tax valuation bands

Council tax is charged on most homes. It does not matter whether the home is rented or owned, or whether it is lived in or not. Each home is placed in one of eight valuation bands (shown on the front of your bill) based on the amount it would have sold for on 1 April 1991. You may be able to appeal against the valuation band if:

- You have moved into the property within the last six months, or
- There has been a change in the building, or physical state of the local area, which could affect the value of your home.

### For more information you should contact the Valuation Officer at:

- On the web via <http://www.gov.uk/voa/contact>
- On the telephone 03000 501501, or
- You can visit <http://www.voa.gov.uk> to check your property banding

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

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

		Knowsley	Police & Crime Commissioner	Fire & Rescue Authority	Totals
	<b>Net requirement £m</b>	<b>46.388</b>	<b>5.659</b>	<b>2.535</b>	<b>54.582</b>
	% increase in Council Tax Bill:				
	- Knowsley Council	1.99			
	- Adult Social Care Precept	3.00			
	- Total % increase	4.99	1.95	1.99	
Valuation Band	Range of values				
<b>A</b>	Up to and including £40,000	906.98	110.65	49.56	1,067.19
<b>B</b>	£40,001 - £52,000	1,058.13	129.09	57.82	1,245.04
<b>C</b>	£52,001 - £68,000	1,209.30	147.53	66.08	1,422.91
<b>D</b>	£68,001 - £88,000	1,360.46	165.97	74.34	1,600.77
<b>E</b>	£88,001 - £120,000	1,662.79	202.85	90.86	1,956.50
<b>F</b>	£120,001 - £160,000	1,965.11	239.73	107.38	2,312.22
<b>G</b>	£160,001 - £320,000	2,267.44	276.62	123.90	2,667.96
<b>H</b>	Over £320,000	2,720.92	331.94	148.68	3,201.54

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
	£	£	£	£	£
<b>A</b>	31.69	47.01	71.93	53.03	48.40
<b>B</b>	36.98	54.84	83.91	61.87	56.47
<b>C</b>	42.26	62.68	95.90	70.71	64.53
<b>D</b>	47.54	70.51	107.89	79.55	72.60
<b>E</b>	58.10	86.18	131.87	97.23	88.73
<b>F</b>	68.67	101.85	155.84	114.91	104.87
<b>G</b>	79.23	117.52	179.82	132.58	121.00
<b>H</b>	95.08	141.02	215.78	159.10	145.20

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

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

## Single person discount

If only one adult lives in a property, we reduce the amount they have to pay by a quarter (25%). This discount is not based on your income. When considering the number of adults living in a property, we do not count certain people. These are known as **discount disregards** and include:

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

## Annexes

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

## Vacant Properties

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

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

## Second homes and unoccupied furnished Property

From April 2013, if a property is not anyone's main home, the owner will be charged the full council tax. This will apply to **unoccupied properties** (which are substantially furnished) and **second homes** (furnished properties that are not used as main residences). Certain second homes would continue to have their bill reduced by 50%, in the following situations:

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

## Long term unoccupied and unfurnished property

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

## Council Tax - discretionary relief

Under Section 13A of the Local Government Finance Act 1992 (as inserted by Section 76 of the Local Government Act 2003), the Council has the power to reduce liability for council tax in relation to individual cases or class(es) of cases that it may determine and where national discounts and exemptions cannot be applied.

## Property exempt from council tax

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

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

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

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

### People with Disabilities

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

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

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

### Recovery procedure

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

### Council Tax Reduction

Any person liable to pay council tax can apply for a reduction through the council tax reduction scheme (rebate). Applications should be made on-line. <https://knowsleyclaims.teamnetsol.com/> Entitlement for the reduction is assessed based on your liability, income, household circumstances and capital (maximum £16,000). If you need help to claim council tax reduction, you can call into any of our one stop shops or ring us 0151 443 4042.

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

- If you are a pensioner, the way we calculate the reduction in your Council Tax is very similar to the old Council Tax Benefit scheme; and

- If you are working age, the most that you can receive is 80% of the amount of Council Tax that you are charged for your home. Everyone under pension age needs to pay at least the first 20% of their bill.

If you were receiving a Council Tax Reduction under our Local Scheme up to April 2017, you will not need to re-apply. Your new award will be calculated automatically and the amount that you are awarded will be shown on your bill as normal. You will still have to check the amount and tell us if anything has changed.

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

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

### **In-work Benefits**

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

### **Second Adult Rebate for Pensioners**

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

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

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

If you have not claimed before, or think you might qualify now, you need to fill in an application form. You can claim online or download an application form from our website at [www.knowsley.gov.uk](http://www.knowsley.gov.uk)

## Contact Customer Services

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

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

You can use the [online services](#)

- To make a payment;
- To report a missed bin, dog fouling, abandoned vehicles, fly tipping, littering, pot-holes, street lighting, noise pollution;
- To book a taxi vehicle test, a birth/death registration appointment, a pest control visit, a bulky collection;
- To view your council tax account, apply for a school place, view your housing benefit information, 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 (Rebate) / Housing Benefit: telephone 0151 443 4042**

**The Contact Centre operating times are:**

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

## One Stop Shops

<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

### **The One Stop Shops are open at the following times:**

- Huyton, Monday – Friday, 10am – 4pm
- Kirkby, Monday – Friday, 10am – 4pm
- Prescot, Monday – Friday, 10am – 2pm
- Halewood, Monday – Friday, 10am – 2pm

### **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)	0500 96 96 94
<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 rules set out in the Data Protection Act. We will process personal information for the following purposes:

- The reason why you provided the information (such as making a benefit claim);
- To monitor our performance in responding to your request;
- To allow us to communicate with you and provide services appropriate to your needs (for example, arranging suitable access arrangements if you have mobility difficulties);
- To meet various legal requirements;
- To process financial transactions including grants, payments and benefits involving us, or where we are acting on behalf of other government bodies;

- Where you have consented to the processing;
- Where processing is necessary for the prevention and/or detection of crime (for example, where we are involved in the [National Fraud Initiative](#));
- Where it is necessary to protect individuals from harm or injury; and
- Where otherwise required under the Data Protection Act 1998.

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

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

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

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

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

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

Web: [www.knowsley.gov.uk](http://www.knowsley.gov.uk), click on [How we manage your information](#) or

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

### **For more specific queries please contact:**

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

If your washing machine breaks, chances are it'll be at the worst possible time. Weekly payment stores can seem affordable, but when you factor in the high cost of the item in the first place, alongside the high APR rates and the need for insurance, the costs really rack up and you end up paying considerably more than you should.

A new store has opened in Huyton Village offering an alternative to this.

'Homes with Style' offers shoppers access to all products available through 'Co-operative Electrical', so all the brands you recognise, but instead of costly APR, credit is provided through local Credit Unions making the overall cost much lower, and you own the item from day one.

Compare their prices for a Hotpoint fridge....

	A typical weekly payment store	Homes with Style
Selling price	£235.50	£144.98
Weekly payment	£3.00	£3.12
Payment period	156 weeks (3 years)	52 weeks (1 year)
Total repayable	£468.00	£162.47*

\* Interest charged at 2% per month on a reducing balance. Terms and conditions apply. Finance provided by Enterprise Credit Union and Riverside Credit Union. Big Help Project trading as 'Homes with Style' is a credit broker (FCA registration number 724410). Prices correct as at 24<sup>th</sup> November 2016.

## 2 – Don't borrow to pay off debts

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

- Citizens Advice Knowsley 0344 826 9694 or [www.citizensadviceknowsley.org.uk](http://www.citizensadviceknowsley.org.uk)
- Jubilee Debt Advice 0151 546 0470 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

Or enter your postcode into [www.merseymoney.org.uk](http://www.merseymoney.org.uk) to find Credit Unions close to your home or work.

### WANT ADVICE OR HELP BUDGETING?

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

It's 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 and 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 0344 826 9694

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

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

Visit:

Halewood Centre, Roseheath Drive, Halewood L26 9UH

Nutgrove Villa, Griffiths Road, Huyton L36 6NA

2 Newtown Gardens, Kirkby, L32 8RR

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

#### **Jubilee Debt Advice** 0151 546 0470

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.

### **Money Advice & Budgeting Service**

Cover all aspects of budgeting, debt, savings and getting the most from your money.  
(For members and potential members of Enterprise Credit Union)  
110 -112 Liverpool Road, Huyton, L36 3RF  
Go online [www.ecumabs.org](http://www.ecumabs.org)  
Email [info@knowsleymabs.org](mailto:info@knowsleymabs.org)

### **Centre 63**

For 16-25 year olds, including housing, money, benefits and debt support.  
[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 Personal Budgeting 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 provide any additional information requested by Knowsley Council.

### **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, so take the support offered. It can take 6-7 weeks for your first payment to arrive so many will benefit from the options below.

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

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

**Receive Personal Budgeting Support.**

This is confidential, one-to-one advice for you, designed to help you get control of your budget, including reducing outgoings, shifting to a monthly budget and making your money go further. Your Work Coach will offer this but you can ask for it at any time. This is also available online – visit <https://obs.moneyadviceservice.org.uk>

**Ask for an Advance Payment.**

You can ask to receive some 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. You must ask for this within 3 weeks of making your claim so ring the Universal Credit helpline on 0345 600 0723 or speak to your Work Coach.

**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 [Universal credit](#) page on Knowsley Council's website to find out more.

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

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