

# **KNOWSLEY METROPOLITAN BOROUGH COUNCIL**

## **Budget Summary**

**2015 - 2016**



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## KNOWSLEY COUNCIL'S BUDGET

The Government continues to impose significant cuts in funding for local authorities – and these cuts continue to be higher in the most deprived areas of the country. Since 2010 Knowsley has had a real terms cut in funding of 52%.

Using the Government's own measure of "spending power" per household, Knowsley faces the largest reduction in the country in 2015/16 - with a cut of £169 per dwelling (-5.8%) compared to the average cut across England of £36 per dwelling (-1.7%). At the same time, in Windsor and Maidenhead (which is similar in size to Knowsley and has a similar range of services but a much less deprived population), "spending power" will actually increase by £39 per dwelling (+2.5%).

The Council will continue to lobby the Government to make the future distribution of Government funding fairer and allocate funding where it is needed most – but the Government's latest announcements mean that Knowsley Council has to manage funding cuts of up to £31m in the period from 2015/16 to 2016/17.

The Council has identified the savings it has to make in a prioritised and planned manner - with the needs of residents being the driving factor. The Council has also reviewed its services to see if there are more efficient ways to do business. However the scale of the Government's funding cuts mean that services and staff numbers will have to reduce. Savings of £12.2m have had to be identified, and this will mean reductions in a range of services, including:

- Reduction in opening hours at the borough's five libraries;
- Increased use of online customer services rather than face-to-face contact; and
- Reduced hours for community use at secondary schools.

To plan for the future, the Council is also taking whatever actions it can to improve the longer-term sustainability of the Borough and to help bring in more locally generated funding. That means continuing to invest in initiatives that will bring new houses, new business and new jobs into the Borough.

At the same time the Council is continuing to support and invest in the Borough's residents:

- Council Tax will be frozen for the 5<sup>th</sup> year running. People in Knowsley will pay the same in 2015 as they did in 2010. This is a 17% real terms savings to residents and the average Council Tax bills per household in Knowsley are 31% less than the national average;
- The Council is maximising support for the most vulnerable residents by making permanent investment in social care of £7.5m;
- The Council is continuing to use its reserves in a responsible way - by using them to fund major investment in Knowsley's communities. This includes investment which will sustain our social care services, strengthen our Financial Inclusion programme, improve the Borough's infrastructure and regenerate the Borough's town centres.

### **Your Council Tax**

By freezing the Council Tax for 2015/16, Knowsley Council has set a Council Tax that remains below the national average, and will again be the second lowest on Merseyside. Knowsley Council's charge for most households in the Borough (those in Band A) will be £830.72.

Although Knowsley Council's element of your Council tax will not increase, 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 for 2015/16. In addition, some bills will include amounts relating to precepts from Town or Parish Councils which have also increased. This means that the full Council Tax amount you have to pay will go up. Details on the various precepting bodies are set out in the pages below. Details of the charges for all property bands are set out on page 17 of this budget summary.

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 by calling our Contact Centre on 0151 443 4042.

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](http://www.knowsley.gov.uk)) or the contacts set out in the rest of this booklet. (Full contact details are summarised on page 24 below).

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

## Knowsley's Revenue Budget 2015/16

	2015/16 Gross Expenditure £m	2015/16 Gross Income £m	2015/16 Net Expenditure £m	2014/15 Net Expenditure £m
<b>Services provided directly by the Council</b>				
Regeneration, Economy and Skills	19.920	11.106	8.814	10.859
Children and Family Services	132.711	103.619	29.092	25.628
Finance and Information Technology	10.676	5.114	5.562	6.806
Corporate and Customer Services	9.696	2.241	7.455	8.575
Human Resources	1.793	0.643	1.150	1.247
Community Safety and Social Inclusion	1.324	1.100	0.224	0.288
Leader's Portfolio	18.788	14.566	4.222	4.374
Neighbourhood Delivery	19.835	15.885	3.950	5.333
Leisure, Community and Culture	10.366	5.211	5.155	6.333
Health and Social Care	87.010	38.356	48.654	46.385
Public Health	16.419	16.419	-	-
<b>Total</b>	<b>328.538</b>	<b>214.260</b>	<b>114.278</b>	<b>115.828</b>
<b>Other council budgets</b>				
Treasury Management			7.728	10.153
Council-wide Budgets			11.024	11.964
Inflation and Contingency Budgets			(2.053)	1.639
Approved Investments			15.224	4.409
Use of Reserves			(15.381)	-
<b>Total</b>			<b>16.542</b>	<b>28.165</b>
<b>Total budget for services provided by Knowsley Council</b>			<b>130.820</b>	<b>143.993</b>
<b>Charges for services provided by other bodies</b>				
Liverpool City Region Combined Authority (Transport Levy)			11.979	12.725
Waste Disposal Authority			7.076	7.393
Coroners Service			0.200	0.203
Flood Defence			0.061	0.059
Probation Service (estimate)			0.006	0.006
<b>Total</b>			<b>19.322</b>	<b>20.386</b>
<b>Knowsley Council's total revenue budget requirement</b>			<b>150.142</b>	<b>164.379</b>
<b>Government formula grant funding received by the Council</b>			(109.499)	(125.855)
<b>Amount of Knowsley Council's budget to be funded from council tax</b>			<b>40.643</b>	<b>38.524</b>
<b>Police and Crime Commissioner precept</b>			5.208	4.842
<b>Fire and Rescue Authority precept</b>			2.331	2.166
			<b>7.539</b>	<b>7.008</b>
<b>Total amount to be funded from Council Tax</b>			<b>48.182</b>	<b>45.532</b>

<b>Council Tax Bills</b> (Amount per "Band A" property)	<b>Knowsley Council</b> £	<b>Police and Crime Commissioner</b> £	<b>Fire and Rescue Authority</b> £
2014/15	830.72	104.42	46.71
2015/16	830.72	106.45	47.65
Increase (%) *	<b>0.00%</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 2015/16 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 not been an easy task, particularly in the face of continuing financial constraints on the police service. However, by making £15.4m of savings and the utilisation of £8.4m of reserves, I have been able to set a balanced budget for 2015/16, resulting in a council tax requirement of £54.7m. In council tax terms this is equivalent to £106.45 per property per year at Band A and £159.68 at Band D, a 1.95% increase on the 2014/15 level.

The budget in 2015/16 will provide sufficient resources to enable the Chief Constable to maintain an establishment of 3,678 Police Officers and protect frontline operations as far as possible in 2015/16. In addition, the resources will assist the Chief Constable in achieving the priorities set out in my Police and Crime plan.

However, I am aware that there still remains a very significant financial and policing challenge for the Police Service in the years ahead, with estimated savings of over £47.4m being required to be made by the end of 2018/19. 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

2014/15		2015/16	
£m		£m	
<b>328.148</b>	<b>GROSS EXPENDITURE</b>	<b>322.935</b>	
(1.813)	Income	(1.951)	
(4.273)	Specific Government Grants	(5.590)	
<b>322.062</b>	<b>NET OPERATING EXPENDITURE</b>	<b>315.394</b>	
(4.642)	Contribution from Reserves	(8.394)	
0.911	Contribution to General Balances	2.263	
<b>318.331</b>	<b>NET BUDGET REQUIREMENT</b>	<b>309.263</b>	
(131.199)	Less: Police General Grant	(123.170)	39.8%
(118.205)	DCLG Formula Funding	(113.491)	36.7%
(14.103)	Local Council Tax Support Grant	(14.103)	4.6%
(1.538)	2013/14 Council Tax Freeze Grant	(1.538)	0.5%
(0.911)	Collection Fund Surplus	(2.263)	0.7%
<b>52.375</b>	<b>COUNCIL TAX REQUIREMENT</b>	<b>54.698</b>	17.7%
334,386	<b>Tax base</b>	342,548	
£156.63	<b>Band D Equivalent</b>	£159.68	
£3.00	<b>Increase in Band D Equivalent</b>	£3.05	1.95%

### Why has the Gross Expenditure Changed?

	£m
<b>GROSS EXPENDITURE 2014/15</b>	<b>328.148</b>
Merseyside Police Savings	(15.396)
Inflation	3.351
Net Committed Growth	0.890
One-off Commitments	5.942
<b>GROSS EXPENDITURE 2015/16</b>	<b>322.935</b>

### Why has the Council Tax Requirement Changed?

	£m
<b>COUNCIL TAX REQUIREMENT 2014/15</b>	<b>52.375</b>
Increase in Tax base	1.278
Increase in Band D Equivalent	1.045
<b>COUNCIL TAX REQUIREMENT 2015/16</b>	<b>54.698</b>

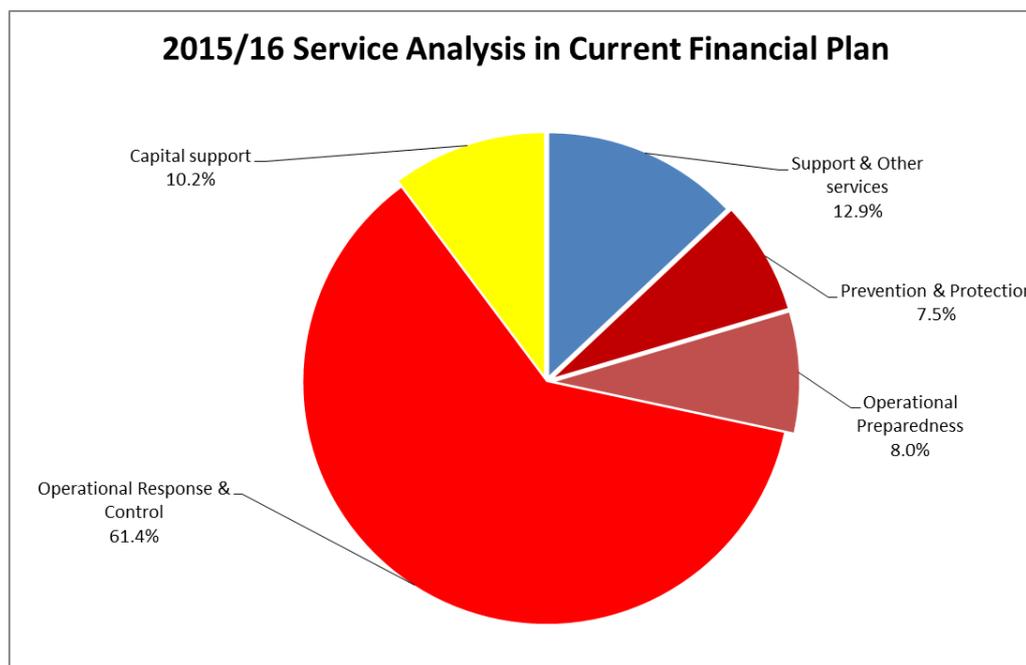
## MERSEYSIDE FIRE & RESCUE AUTHORITY

### PRECEPT INFORMATION 2015-2016

The Government has confirmed the level of grant it will provide to the Fire and Rescue Authority for 2015/16. The Authority's funding is being cut by 9.1%, resulting in a £3.7m cash reduction. This will mean the Authority's grant reduction between 2010/11 and 2015/16 will be over 35%.

The Authority's priority is to minimise the impact of grant reductions on frontline services by cutting management, technical and support costs. In 2014/15 the Authority approved a **two** year financial plan to deal with a £6.3m financial challenge as a result of the grant reductions over 2014/15 – 2015/16. In determining the saving options the Authority, after identifying £2.9m from technical and support areas, was left with no choice but to find £3.4m of savings from operational response. The Authority considered "the least worst" saving options for operational response reductions based upon the Chief Fire Officers recommendations and it approved the delivery of the £3.4m savings by approving a programme of station mergers, or where this cannot be achieved, closures. This approach has been endorsed in initial public consultation and engagement.

Approximately 77% of the budget remains committed to deliver frontline response and preventative services.



As part of the approved financial plan the Authority has decided to increase council tax by just below 2% (the maximum allowable without holding a public referendum). The band D Council Tax is therefore now £71.47. Most council taxpayers in Merseyside will pay about 13p per day towards their Fire and Rescue Service.

The Authority has set a budget of £62.169 million for 2015/16, £2.187m lower than that in 2014/15. 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	(£1.7m)
Increase in Specific Grants	(£0.1m)
Increase in capital financing costs to fund capital expenditure	£0.2m
Forecast inflationary cost increases	£0.9m
	<hr/>
	(£2.2m)

The Authority has issued a precept on the five Merseyside District Councils of £24.482 million, which is equivalent to a Council Tax of £71.47 for a Band D property. Knowsley's contribution to expenditure financed by precept is £2.331 million, which represents 10% of the total precept.

### Summary of Revenue Budget & Council Tax Requirement

2014-15 £'000		2015-16 £'000
71,548	Gross Expenditure	69,593
-1,227	Net Contribution from Reserves	-1,229
-5,965	Income & Specific Grants for services	-6,195
<hr/>		<hr/>
<b>64,356</b>	<b>Budget Requirement</b>	<b>62,169</b>
-407	Collection Fund Surplus	-778
-40,519	Government Grant & Business Rate Funding	-36,909
23,430	<b>Council Tax Requirement</b>	24,482
334,386	<b>Tax Base</b>	342,548
<b>£70.07</b>	<b>Band D Equivalent</b>	<b>£71.47</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 and Rescue Service Headquarters on 0151 296 4000.

Kieran Timmins, CPFA,  
Deputy Chief Executive  
Merseyside Fire and Rescue Authority  
Fire and Rescue Service Headquarters,  
Bridle Road,  
Bootle  
Liverpool.  
L30 4YD

[kierantimmins@merseyfire.gov.uk](mailto:kierantimmins@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		
	2014/15	2015/16	Increase + / - decrease	2014/15	2015/16	Increase + / - decrease
	£	£	%	£	£	%
Halewood	426,671	412,112	-3.41	278,234	283,876	+2.02
Whiston	245,707	248,937	+1.31	199,919	207,035	+3.56
Knowsley	362,648	358,359	-1.18	222,020	244,335	+10.05
Prescot	268,043	271,013	+1.11	186,947	198,591	+6.23
Cronton	14,623	23,323	+59.49	13,845	21,252	+53.49

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

**Halewood Town Council:** Against the background of further financial cuts by Central Government, which has seen our Council Tax Reduction Scheme Grant cut by over 27% in the last two years, and charges imposed for services hitherto provided free, Halewood Town Council has set a standstill precept for 2015/16. This has been possible only as a result of a stringent review of our operational budgets but ensures that the precept raised will meet the Town Council's net expenditure for the year

**Whiston Town Council:** Whilst providing excellent facilities for residents of the Whiston area, Whiston Town Council continues to maintain all three Community Centres to a very high standard and residents can access a number of activities at very competitive rates. Whiston Town Council reduced their carbon footprint by installing Solar PV Panels at Whiston Town Hall.

**Knowsley Town Council:** The Town Council has three indoor facilities: Knowsley Village Hall, the Bob Whiley Community Centre and the Sports Pavilion in Stockbridge Village. The Town Council is also responsible for several woodland sites and public open spaces.

The Town Council continues to provide considerable support for a variety of community recreational activities. Additional refurbishment work has been carried out in the Sports Pavilion and Knowsley Village Hall and additional refurbishment work will be carried out in the Bob Whiley Community Centre.

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

There is an increase in the precept for 2015/16. This is as a result of a cut in the funding for the impact of the Local Council Tax Support Scheme of 16.2%, plus the additional budgetary provision required for the grounds maintenance of all the woodlands and open spaces leased by the Town Council, both of which have put pressure on the Council's resources. The Town Council is committed to providing affordable facilities for the benefit of the community and therefore will continue with the price freeze for most of the hire charges.

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.

**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.** Following a period of extensive redevelopment, the Town Council moved in to the New Town Hall in May 2014. This represented a significant landmark in the History of the Town Council, as it is the first time since its creation in 1983 that it will own the premises from which it operates. The Town Hall has proved to be a popular venue and is clearly filling a demand from the local community for a facility of this type, hosting private functions almost every weekend since opening, providing a venue for other community based activities that take place every weekday evening, and providing training and conference facilities.

Further details on the Town Hall are available on the facilities page of the Town Council's website <http://www.prescot-tc.gov.uk>

The Town Council also remains committed to the development and enhancement of its outdoor facilities, and, at considerable cost, will take over responsibility for the operation of grounds maintenance on both of its parks from the 1<sup>st</sup> April 2015 (previously undertaken by KMBC). Last year saw Eaton Street Park retain its Green Flag Park status (the highest national award for parks), and behind the scenes work continues to draw in external funding to make the Browns Field master plan a reality.

The Town Council's events programme continues to provide our residents with a range of free activities throughout the year, with the Prescot Carnival becoming a stand out event within the Knowsley area. This year the Town Council teamed up with Prescot Shopping Centre and KMBC to provide the Christmas Light Switch on event, where Anna, Elsa and Olaf from Disney's Frozen, gave a free concert to those in attendance.

The Town Council is pleased to report that applications to the community fund have remained constant since last year, with the Town Council providing around £6K to local community groups. (Application forms available online @ <http://www.prescot-tc.gov.uk> ).

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

**Cronton Parish Council:** The Pasture is leased to the Parish Council from Knowsley Council. However, and at very short notice, the Parish Council has to take over the maintenance element from April 2015. As the Pasture is the only green space in the Parish and for the benefit of the village as a whole, the Parish Council has decided to keep the park open and continue to maintain it at Green Flag standard.

To meet its employer pension obligations, the Parish Council has resolved to provide the Clerk with a local government pension from February 2015.

The Parish Council is committed to delivering a value for money service and has always operated on a very low precept. To meet its new commitments, the Parish Council unfortunately has no choice but to increase the precept at a higher level than previous years. It represents an increase of £16.18 (31p/week) per band D equivalent.

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

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

### **Merseyside Recycling and Waste Authority (MRWA)**



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

Using the latest technologies we aim to make sure as much waste as possible is sustainably managed. By the end of next year we expect to open our Energy from Waste facility which will divert from landfill over 92% of Merseyside's non-recycled waste – and in the process save more than £100m in current landfill disposal costs.

We work hard to persuade people to use less in the first place and, through our 13 Household Waste Recycling Centres, to recycle as much as they can. Together with our District Council Partners we're making steady progress. Last year, 39.7% of 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>2014/15</b>	<b>2015/16</b>
	<b>£m</b>	<b>£m</b>
Gross Expenditure	44,339	44,418
Landfill Tax	24,212	27,246
Total Net Expenditure	68,551	71,664
Contribution to reserves	0	0
Total requirement	68,551	71,664
Use of Reserves	(2,960)	(6,073)
Levy	65,591	65,591
Levy per head	£47.34	£47.30

The Levy for Knowsley Council for 2015-16 will be £7,075,562

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

Merseyside Recycling and 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 (Transport Levy)**

### **Budget Statement 2015/16**

On April 1<sup>st</sup> 2014, the Liverpool City Region Combined Authority was created. The Combined Authority is a strategic body charged with overseeing certain functions on behalf of, and in partnership with, the five district Councils within the County of Merseyside along with Halton Council.

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.

The Combined Authority is a strategic decision-making body only and does not provide services directly.

As part of its transport responsibilities the Combined Authority replaced the former Merseyside Integrated Transport Authority and also assumed certain strategic transport responsibilities from Halton.

Merseytravel provide direct transport activities within Knowsley, Liverpool, St Helens, Sefton and Wirral. This is funded through a transport levy across each of the five Merseyside District Councils.

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

There is a provision with the Liverpool City Region Combined Authority that Halton may, in time, become part of a joint levy but this will not be the case in 2015/16. Such a situation would arise should more transport services and functions be delivered across the whole of the City Region.

2015/16 is the first year that the Combined Authority has set its budget for transport. The transport levy for 2015/16 will reduce by 11% from £127.4m (2014/15) to £113.7m.

In creating the Liverpool City Region Combined Authority, each district committed that the new body would not impose additional costs on the Council Tax payer. In delivering a significant reduction in the transport levy in its first year, the Combined

Authority has gone beyond that initial commitment.

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

The levy reduction follows four years of levy freeze by Merseytravel, made possible by a sustained focus on efficiency and prioritisation of key services.

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

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

## Transport Levy 2015/16

	<b>Transport Levy 2014/15 £000</b>	<b>Transport Levy 2015/16 £000</b>
Knowsley	13,411	11,979
Liverpool	43,175	38,604
St Helens	16,187	14,450
Sefton	25,158	22,403
Wirral	29,433	26,264
<b>Total</b>	<b>127,364</b>	<b>113,700</b>

*Note: Transport provision in Halton Council for 2015/16 will be funded directly from its main Council Tax requirement and is not subject to a transport levy from the Liverpool City Region Combined Authority. This reflects historic funding arrangements that pre-date the creation of the Combined Authority.*

In addition to its revenue expenditure, the Combined Authority is also responsible for an ambitious transport-related capital programme that is, in part, funded from a successful Growth Deal Bid that will see around £200m invested in

transport infrastructure across the region over the next five years.

Improvements will include:

- significant investment in Liverpool City Centre and in key routes around the City Centre;
- new facilities for rail users in Newton-le-Willows, Maghull and Birkenhead;
- the re-opening of the Halton Curve rail link between the City Region and Chester and North Wales;
- improvements to Wirral docks;
- major transport improvements around Knowsley Industrial Park and the Knowsley Expressway;
- major maintenance programme for the Silver Jubilee Widnes-Runcorn bridge; and
- Improvements to the A570 corridor and Windle Island in St Helens.

The delivery of these schemes and more will be key to improving the prosperity of the City Region by improving access to customers, to markets, to employment and to leisure and retail opportunities.

This is the key objective of the Liverpool City Region Combined Authority.



**Cllr Liam Robinson,**

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



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

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

## 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 £0.200m in 2015/16 compared to £0.203m in 2014/15. 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	
	2014/15	2015/16
	£'000s	£'000s
Gross Expenditure	74,205	80,544
Levies Raised	3,638	3,711
Total Council Tax Base (Band D Properties)	1,955	1,995

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 Equivalent between all contributing bodies within the Committee Area.

Changes in the Gross Budgeted Expenditure between the years both reflects the impact of the Government Spending Review and national prioritisation of projects. For 2014/15 we have included Grant Aided Expenditure on all Risk Management Authority Programs. The total Local Levy raised has increased by 2%.

The total Local Levy raised has increased from £3,638,000 in 2014/15 to £3,710,760 for 2015/16

## 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 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:

The Listing Officer, Council Tax North, Valuation Office Agency, King William House, Market Place, Hull, HU1 1RT. Telephone 03000 501501, or email: [ctnorth@voa.qsi.gov.uk](mailto:ctnorth@voa.qsi.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
	<b>Net requirement £m</b>	<b>40.643</b>	<b>5.208</b>	<b>2.331</b>	<b>48.182</b>
	% increase in Council Tax	0	1.95	1.99	
<b>Valuation Band</b>	<b>Range of values</b>				
<b>A</b>	Up to and including £40,000	830.72	106.45	47.65	984.82
<b>B</b>	£40,001 - £52,000	969.17	124.20	55.59	1,148.96
<b>C</b>	£52,001 - £68,000	1,107.63	141.94	63.53	1,313.10
<b>D</b>	£68,001 - £88,000	1,246.08	159.68	71.47	1,477.23
<b>E</b>	£88,001 - £120,000	1,522.99	195.16	87.35	1,805.50
<b>F</b>	£120,001 - £160,000	1,799.89	230.65	103.23	2,133.77
<b>G</b>	£160,001 - £320,000	2,076.80	266.13	119.12	2,462.05
<b>H</b>	Over £320,000	2,492.16	319.36	142.94	2,954.46

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>	32.05	39.21	71.60	48.21	44.97
<b>B</b>	37.40	45.74	83.53	56.25	52.47
<b>C</b>	42.74	52.28	95.47	64.28	59.96
<b>D</b>	48.08	58.81	107.40	72.32	67.46
<b>E</b>	58.76	71.88	131.27	88.39	82.45
<b>F</b>	69.45	84.95	155.13	104.46	97.44
<b>G</b>	80.13	98.02	179.00	120.53	112.43
<b>H</b>	96.16	117.62	214.80	144.64	134.92

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

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

### Single person discount

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

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

### Annexes

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

### Vacant Properties

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

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

## Second homes and unoccupied furnished Property

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

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

## Long term unoccupied and unfurnished property

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

## Council Tax - discretionary relief

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

## Property exempt from council tax

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

- **Class B** - The property is vacant (furnished or unfurnished) was last occupied by and is owned by a charity. Exempt for up to six months.
- **Class D** - The property is vacant (can be furnished) because the liable person is in prison.
- **Class E** - The property is vacant (can be furnished) because the liable person is a permanent patient in a hospital or a care home.
- **Class F** - The property is vacant (can be furnished) because the liable person has died and probate or letters of administration have not yet been granted. Exempt for up to six months after probate or letters of administration granted.
- **Class G** - The property is vacant (can be furnished) because nobody is allowed to live there by law.
- **Class H** - The property is held vacant (can be furnished) and a minister of religion will be moving in.
- **Class I** - The property is vacant (can be furnished) because the liable person is receiving care elsewhere (but not in a residential care home which would come under class E).
- **Class J** - The property is vacant (can be furnished) because the liable person is caring for someone elsewhere.

- **Class K** - The property is vacant (can be furnished) because the liable person is a student living elsewhere to study.
- **Class L** - The property is vacant (can be furnished) because it has been repossessed.
- **Class M** - The property is a hall of residence for students.
- **Class N** - The property is lived in only by students.
- **Class O** - The property is owned by the Ministry of Defence and lived in only by members of the armed services.
- **Class P** - The property is lived in only by visiting service personnel.
- **Class Q** - The property is left vacant by a bankruptcy trustee (can be furnished).
- **Class R** - The property is an empty caravan pitch or a boat mooring.
- **Class S** - The property is lived in only by people who are under 18.
- **Class T** - The property is a vacant part (can be furnished) of another property and may not be let separately due to planning restrictions.
- **Class U** - The property is lived in only by people who are severely mentally impaired.
- **Class V** - The property is lived in by at least one foreign diplomat or specified member of an international organisation.
- **Class W** - Part of the property is lived in separately (as a self-contained flat or house) by a dependent elderly (aged 65 or over) or disabled relative of the family.

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

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

### People with Disabilities

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

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

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

## Recovery procedure

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

## How to claim

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

## Council Tax Reduction

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

Under Knowsley Council's local Council Tax Reduction Scheme, you can get help with paying your Council Tax if you have a low income or are in receipt of Income Support, Job Seekers Allowance or Pension Credit. There have been no changes to the local Council Tax Reduction Scheme for 2015/16, this means that:-

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

If you were receiving a Council Tax Reduction under our Local Scheme up to April 2015, you will not need to re-apply. Your new award will be calculated automatically and the amount that you are awarded will be shown on your bill as normal. You will still have to check the amount and tell us if anything has changed.

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

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

## In-work Benefits

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

## **Second Adult Rebate for Pensioners**

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

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

## **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 4749 (all enquiries)**

**The Contact Centre Operating times are:**

**Monday – Friday : 9am – 5pm**

### **One Stop Shops**

#### **Halewood**

The Halewood Centre, Roseheath Drive, Halewood, L26 9UH

#### **Huyton**

Municipal Buildings, Archway Road, Huyton, L36 9YU

#### **Kirkby**

The Kirkby Centre, Norwich Way, Kirkby, L32 8XY

#### **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:**

<b>Environmental Services</b> (bin collections, street cleaning, pest control, street lighting & bulky item collections)	0151 443 2400
<b>Planning Enquiries</b>	0151 443 2381
<b>Building Control &amp; Dangerous Buildings</b>	0151 443 2380
<b>Elections</b>	0151 443 2222
<b>Hate &amp; Domestic Violence</b>	0800 953 4433
<b>Anti-Social Behaviour</b>	0151 443 2000
<b>Environmental Health, Consumer Protection and Licensing</b>	0151 443 2300
<b>Registrars</b>	0151 443 2900
<b>Comments, Compliments, Complaints</b>	0151 443 4031
<b>General Enquiries</b>	0151 489 6000
<b>Education General Enquiry</b>	0151 443 3232
<b>Home to School Transport</b>	0151 443 2500

### **Emergency contacts (24 Hours)**

<b>Highways</b> (Footways & Street Lighting)	0151 443 2800
<b>Knowsley Housing Trust (KHT)</b> (Repairs)	0500 96 96 94
<b>Homelessness</b>	0800 694 0280
<b>Health and Wellbeing</b> (Social Services)	0151 443 2600

## **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 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](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?

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?

Looking for credit

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.

Have a look in the table below to see just how much you could save in interest payments if you used a Credit Union instead (based on borrowing £1,000):

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

Looking for household items, e.g. TV, sofa, beds, washing machines

If you're looking for credit to buy household items, stay away from weekly payment stores as:

- They charge a higher price for goods compared to other retailers (for example a 47" Toshiba 3D smart TV from a weekly payment store cost £975 in February 2015, while an equivalent Toshiba 47" 3D smart TV from a department store was advertised at £699).
- The high APR of 64.7% includes a cost for insurance. This means every item purchased has its own insurance policy. A household contents insurance policy would cover this, or if you don't have one, would be much cheaper and protect all of your belongings.

Lender	Typical Interest Rate (APR)	Repayment Terms	Monthly Repayment	Total Interest Paid
Weekly lender	64.7%	3 years	£52.00	£897.00
Same TV with credit card	22.30%	3 years	£26.08	£240.04

Buying an equivalent television on a credit card rather than from a weekly payment store will **save you £657** in interest.....nearly enough to buy your next television outright.

## 2 - Avoid borrowing to pay off debts

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

- Citizens Advice Knowsley 0845 122 1300 or [www.knowsleycab.org.uk](http://www.knowsleycab.org.uk)
- Prescott and Whiston Community Advice Centre 0151 443 4639
- Jubilee Debt Advice 0151 546 0470 of [www.big-help.info](http://www.big-help.info)

Or telephone one of the 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)

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 in the Knowsley area). All Credit Unions offer 'savings based' loans and a safe way to save for a special occasion or rainy day. Credit Unions in Knowsley are:

- Enterprise Credit Union 0151 482 0177 or [www.enterprisecreditunion.org](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
- Halewood Community Credit Union 0151 443 2084

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 probably never been more important to manage your money than it is now. Lots of people are being affected by the Government's welfare reforms while at the same time the cost of living is getting more and more expensive.

If you want some advice about how the welfare reforms affect you, or someone to sit down with you and work out how you can make your money go further, there are local services that can give you this help and support for free. **Remember, you should never have to pay to get this advice!**

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

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

**Knowsley CAB** 0845 122 1300  
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)

**Saints Community Debt Advice** 0151 289 0084  
Email – [saintsdebtadvice@gmail.com](mailto:saintsdebtadvice@gmail.com)

**Jubilee Debt Advice** 0151 546 0470  
Changing Lives, 101-105 Cherryfield Drive, Kirkby  
Open Fridays 10am – 1pm

**St Mary's Church**  
Hillingden Avenue, Halewood  
Open Saturdays 11.30 – 2pm

**Money Advice & Budgeting Service**  
(For members and potential members of Enterprise Credit Union)  
110 -112 Liverpool Road, Huyton, L36 3RF

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

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