

**KNOWSLEY METROPOLITAN  
BOROUGH COUNCIL**

**Budget Summary**

**2022/23**

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## **KNOWSLEY COUNCIL'S 2022/23 BUDGET**

### **Introduction**

Between 2010 and 2020 Knowsley Council was one of the hardest hit local authorities in the country in terms of the Government's funding cuts, with the loss of more than 50% of funding in real terms. Despite being one of the areas of the country which needs Government support the most, Knowsley's funding was cut by £485 per person in the Borough - compared to the England average of just £188 per person. This equated to a £100m cut in the money which the Council could spend on delivering services to the community and meant that the Council has found it harder and harder to pay for local services that communities rely on and need. Knowsley Council managed those cuts in a planned and responsible manner, ensuring that budgets are allocated to the services which are needed and valued most, and support the key principles of prevention, behaviour change and social value. The Council's ambitious growth plans have also seen a significant increase in income generated locally - by attracting more residents and businesses into the Borough as well as accelerating the development of new homes offering choice in terms of size, location, and budget.

### **Knowsley's 2022/23 Budget**

The ambitious programme for economic growth, and the sound approach to financial management and decision-making which underpins the Council's financial strategy, have ensured that the Council can set its 2022/23 budget without the need for further service cuts or job losses. At the same time, the budget also includes significant new investment in a number of Council services, aligned to the emerging and increasing needs of the Borough's communities. However, the continued uncertainty from the Government about how the Council will be funded in future years have meant that investment decisions have focussed on one-off improvements in order to minimise the risk of savings being required in future years.

The budget includes a 1.99% increase in the Council's element of Council Tax to fund increased demand and costs in key priority services across the Council. The Council has also applied the Government's Adult Social Care precept of 1% to support the provision of Adult Social Care services.

The need to increase Council Tax is a direct result of the Government's policy in recent years which has shifted the burden of funding for local services on to Council Tax. Knowsley Council opposes the Government's policy but if the Council did not increase Council Tax in the way that the Government requires, it would lose £1.8m of funding every year and would be more likely to have to cut services and jobs in future years.

### **Knowsley's Investment Programme**

Due to the pandemic, the last two years have been extremely challenging for everyone, and many of our residents have had to deal with job losses, being furloughed, managing home schooling, illness and bereavement and the impact this has all had on mental health and wellbeing cannot be underestimated. The Council remains committed to supporting Knowsley residents and this year's budget includes two major investments to help our residents when they need us the most:

- £1m for a **Reducing Health Inequalities Fund** to address health inequalities which have increased due to the impact of the COVID-19 pandemic on Knowsley residents; and,
- £0.500m to extend the **Knowsley Better Together Hardship Fund** to support residents in financial hardship with essentials (including access to food, fuel and warmth, debt and benefit advice, housing support and jobs/training).

The Council's budget also includes a range of further investments including:-

- the permanent introduction of **free long-stay and short-stay parking** in all of the Council's town centre car parks
- a **Future Investment Fund** of over £5m which will support the future recovery of the local economy, to boost jobs, skills and education, and to improve our environment and help tackle the climate emergency.

You can read more about the Council's budget, and the full investment package on [www.knowsleynews.co.uk](http://www.knowsleynews.co.uk)

## **Your Council Tax**

In 2022/23, Knowsley Council's charge for most households in the Borough (those in Band A) will be £1,113.24, of which £131.23 is specifically to help fund permanent investments in Adult Social Care services.

Your Council Tax bill also includes the amounts to pay for services from the Merseyside Police and Crime Commissioner, the Merseyside Fire and Rescue Authority and the Liverpool City Region Mayor. Some bills will also include precepts from Town or Parish Councils. Details of the amounts from each of the various precepting bodies are set out in the pages below, along with details of the overall charges for all property bands in the Borough.

In February 2022 the Government announced a £150 grant to households in Council Tax property bands A to D to help cope with rising energy costs. Although the Government has referred to this support as a Council Tax "rebate" the Government intends, where possible, to provide this as a £150 grant rather than as a reduction to Council Tax bills. For those households who pay their Council Tax by Direct Debit, it is likely that the grant will be transferred directly into their bank accounts. This is because the Council already has confirmed bank account details for those households. National discussions with the Government and software providers are continuing to agree the best route to support those households who have not currently provided their local authorities with confirmed bank account details.

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 at [www.knowsley.gov.uk/online-services](http://www.knowsley.gov.uk/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.

**James Duncan BA, CPFA**

**Executive Director (Resources)**

<b>Knowsley's Revenue Budget 2022/23</b>	<b>2022/23 Net Expenditure</b>	<b>2021/22 Net Expenditure</b>
	<b>£m</b>	<b>£m</b>
<b>Services provided directly by the Council</b>		
Adult Social Care	71.873	60.468
Business Growth	0.424	0.424
Children's Social Care and Targeted Services	29.645	30.225
Commercial Services	(0.531)	(0.619)
Communities	3.472	3.873
Corporate Support	9.181	8.299
Council-wide Services	3.029	0.000
Culture	0.341	0.341
Development and Infrastructure	4.243	5.558
Education and Early Help/Inclusion	12.161	8.659
Employment Initiatives	0.661	0.661
Finance and Exchequer Services/Financial Management Services	0.479	0.395
Governance and Assets	6.564	5.911
Housing and Property	1.290	0.458
Neighbourhoods/Neighbourhood services	7.989	2.172
Office of the Chief Executive	0.000	3.028
Sustainable Resources	0.000	6.907
Environmental Sustainability	2.196	0.000
<b>Total</b>	<b>153.017</b>	<b>136.760</b>
<b>Other council budgets</b>		
Treasury Management	3.784	4.467
Council-wide Budgets	6.833	5.748
Inflation and Contingency Budgets	7.283	10.589
<b>Total</b>	<b>17.900</b>	<b>20.804</b>
<b>Total budget for services provided by Knowsley Council</b>	<b>170.917</b>	<b>157.564</b>
<b>Charges for services provided by other bodies (Levies)</b>		
Liverpool City Region Combined Authority (Transport Levy)	10.563	10.279
Waste Disposal Authority (Estimate)	8.788	8.426
Coroners Service (Estimate)	0.218	0.212
Environment Agency (Flood Defence)	0.073	0.072
Probation Service (Estimate)	0.007	0.006
<b>Total</b>	<b>19.649</b>	<b>18.995</b>
<b>Knowsley Council's total revenue budget requirement</b>	<b>190.566</b>	<b>176.559</b>
Retained Business Rates and Grant Funding	(108.386)	(104.707)
Other Core Spending Power Grants	(18.881)	(11.651)
<b>Amount of Knowsley Council's budget to be funded from council tax</b>	<b>63.299</b>	<b>60.201</b>
<b>Police and Crime Commissioner precept</b>	<b>8.983</b>	<b>8.427</b>
<b>Fire &amp; Rescue Authority precept</b>	<b>3.169</b>	<b>3.045</b>
<b>Liverpool City Region Combined Authority Mayoral Precept</b>	<b>0.720</b>	<b>0.705</b>
<b>Total</b>	<b>12.872</b>	<b>12.177</b>
<b>Total amount to be funded from Council Tax</b>	<b>76.171</b>	<b>72.378</b>

<b>Council Tax Bills</b>	<b><u>Knowsley Council</u></b>	<b><u>Police and Crime Commissioner</u></b>	<b><u>Fire and Rescue Authority</u></b>	<b><u>LCRCA Mayoral Precept</u></b>
<b>(Amount per "Band A" property)</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
2021/22	1,080.91	151.31	54.67	12.67
2022/23	1,113.24	157.98	55.74	12.67
Increase (%) *	<b>2.99%</b>	<b>4.41%</b>	<b>1.96%</b>	<b>0%</b>

**\*Note:** To give an indication of how your council tax bill has changed, the percentage change between the previous year and current year is detailed on the front of your Council Tax bill. This enables you to see which of the precepting authorities are responsible for changes to the overall charge you have to pay. On your bill these changes have to be shown rounded to one decimal place – so the increases for the major preceptors (Merseyside Police and Crime Commissioner, and Merseyside Fire and Rescue Service) appear as 4.4% and 2.0% respectively. The actual increases are shown above. There is no change in the charge for the Liverpool City Region Combined Authority Mayor from the 2021/22 amount.

The Secretary of State for Communities and Local Government has made an offer to adult social care authorities. ("Adult social care authorities" are local authorities which have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London and the Council of the Isles of Scilly.) Subject to the annual approval of the House of Commons, the offer is the option of an adult social care authority, such as Knowsley Council, being able to charge an additional "precept" on its council tax without holding a referendum, to assist the authority in meeting expenditure on adult social care. For adult social care authorities, the council tax demand notices show two percentage changes: one for the part of the overall change attributable to the adult social care precept, and one for the part attributable to general expenditure.

## **PARISH AND TOWN COUNCIL PRECEPTS**

If you live in one of Knowsley's parishes your bill will include a "precept" for the budget requirements of your Parish or Town Council. As last year, each Parish or Town Council's total precept is shown below.

	<b>Gross Expenditure Budget</b>			<b>Total Precept Amount</b>			<b>Precept Per Property</b>
	2021/22	2022/23	Increase + / - decrease	2021/22	2022/23	Increase + / - decrease *	Increase + /
	£	£	%	£	£	%	%
Halewood	576,135	617,970	+7.26	447,039	488,874	+9.36	+3.49
Whiston	309,344	295,055	-4.62	283,298	293,145	+3.47	0
Knowsley	297,391	320,455	+7.76	294,021	310,330	+5.55	0
Prescot	338,495	351,101	+3.72	307,234	326,171	+6.16	0
Cronton	27,362	28,153	+2.89	22,775	22,826	+ 0.22	0

\*Note – The increase or decrease in the total precept amount shown above, may differ to the movement in the amount per property due to changes in the tax base (the number of properties) in each area.

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

**Halewood Town Council:** Halewood Town Council is aware of the challenges faced by many residents across the township with a rise in the cost of living. The Town Council, however, deems it necessary to increase the 2022/23 precept (our share of the total council tax raised by Knowsley Metropolitan Borough Council), and wishes to provide additional clarity on the increase and address residents' concerns.

#### What is the change?

The Town Council sets an annual precept which is collected as part of Council Tax. For 2021/22, the cost to a Band D taxpayer in Halewood was £85.87 per year. In 2022/23 this will increase to £88.87 which is an increase of £3.00 over 12 months.

This change sees the council collect £488,874 in terms of precept income, an increase of £41,835 on the 2021/22 figure of £447,039.

#### Why the increase?

Like many household budgets, the council will face an increase in its day-to-day costs over the next twelve months that forced the issue – costs for utilities and building repairs are all increasing. This comes from a very small precept increase levied by the council in 2021/22, which tried to take account of the difficult year faced by many through the first 12 months of the pandemic.

In addition, the Town Council's staff budget has increased over the past year. During 2020/21, the Town Council undertook a root and branch review of its staffing. This resulted in the creation of several new roles, to improve the council's ability to run the very busy democratic service functions it is required to provide, but also new capacity in terms of community activities and buildings management. It is Councillor's view that this new capacity will result in greater output from the Town Council, in particular for free or low-cost events/activities for residents.

The new staffing structure will ensure the Town Council has the staff it needs to deliver the varied services we provide to the Halewood community. Additionally, some of the funding that contributes towards staff costs has been achieved through successful funding applications, and it is hoped to achieve more of this in future years.

#### What does the Town Council do for £88.87?

Here are just a few of the things we do for the £88.87 to be charged to a Band D property.

Halewood Town Council:

- Manages the town's green spaces and parks on behalf of Halewood residents.
- Provides funding support to local charities and community groups.
- Provides community access to its two local settings – Hollies Hall and The Arncliffe Centre
- Will be launching a 'Halewood in Bloom' project to promote greater civic pride in Halewood and improve use of the town's parks and green spaces.
- Has commenced a Neighbourhood Plan to review and (needs removing) review important aspects of life in the township – Parks/Green Spaces, Heritage, Transport, Infrastructure and Community Involvement
- Organises the Community Fun Day, Annual Christmas Concert, Christmas Lights and Christmas Markets to help keep our town thriving.
- In 2022/23, will be organising and supporting events to celebrate the Queen's Platinum Jubilee, and the events to be organised by Knowsley MBC for the 'Borough of Culture'.

A reminder that Halewood Town Councillors do not receive any financial support or payment for their roles. Moreover, the Band D Council Tax rate for Halewood remains the lowest of all the larger town councils in the borough of Knowsley.

### Statement from the Mayor

Town Mayor, Cllr Ken Dalton, commented on the rise in precept as follows:

*“As taxpayers ourselves, Councillors are of course very conscious of the impact of any rise for our residents. We know that a 3.49% increase is not insignificant, but I encourage residents to consider the pounds and pence – this increase is £3.00 over 12 months, or less than 6p per week, for somebody paying Band D. For Halewood residents paying their Council Tax at Band A (the larger percentage in the township), the annual increase is £1.99 or less than 4p per week. This increases the Band A rate from £57.25 per year to £59.25”.*

*“We welcome scrutiny of our budget, which is available on our website, and invite residents with queries about any aspect of the budget to contact our Town Manager and his team.”*

**Whiston Town Council:** Whiston Town Council Members faced a number of challenges when setting the precept for 2022/2023 any additional expenditure will be met from reserves held by the Council.

Whiston Town Council Members are fully committed to improving its assets and level of service to the community of Whiston and strive to deliver the very best of facilities for the local residents.

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

**Knowsley Town Council:** Knowsley Town Council leases a number of public open spaces from Knowsley Metropolitan Borough Council and is responsible for the repair and maintenance of a children’s play area and a Multi Use Games Area situated in Knowsley Recreation Ground, Knowsley Village. The Town Council owns two community facilities, the Community Pavilion in Stockbridge Village and the Bob Whiley Community Centre in Knowsley Village. The Town Council has recently refurbished the two buildings to a high standard and as requested by the community will be installing CCTV cameras in both buildings during the year. Both premises are well used by local organisations.

Knowsley Town Council is happy to say that it has not raised the precept this year, being mindful of the difficult times being experienced by the local electorate.

**Prescot Town Council:** Prescot Town Council have unanimously resolved **NOT TO INCREASE** the Precept for the financial year 2022-23.

**Residents are at the heart of our decisions as we strive to provide the best quality service available from a Town Council, it's budget setting process reflects this.**

The Town Council has three key aims:

- representing the local community.
- delivering services to meet local needs.
- striving to improve quality of life and community well-being.

Strong financial management means it will however continue to provide the same local services that have been developed over the past three years such as the Winter Coat and School Uniform Recycling Initiatives along with its extensive community events programme much of which has suffered in recent years due to restrictions imposed through Covid-19 safety measures. Its commitment to parks and open spaces remains resolute and will soon be evident through the development of a new playground at Brown's Field.

**Cronton Parish Council:** The rate of inflation rose by 5.5%, to help relieve the burden of the parishioners, Cronton Parish Council has decided to keep the parish tax per Band-D equivalent property for 2022/23 at the same rate of £49.84. This has been achieved by making extra savings on individual budgets and using the Reserve, which continues to be kept at a prudent amount. The level of service will not be compromised, in fact our gross expenditure has increased by 2.89%, including a small budget for a Speed Detector Device for the community. We continue to support the activities of local voluntary groups with small grants and to allow them to use the office premises free of charge.

## KNOWSLEY'S MAJOR PRECEPTORS AND LEVIES

Your Council Tax Bill includes a “precept” for the budget requirements of the Police and Crime Commissioner for Merseyside, the Merseyside Fire & Rescue Authority and The Liverpool City Region Combined Authority Metro Mayor. In addition, Knowsley Council’s budget includes the cost of levies that it pays to organisations for the services that they provide to the Borough. Statements regarding the 2022/23 Budget, Precept and Levies are set out below.

### Merseyside Police & Crime Commissioner:

#### Building a Safer Merseyside

After a decade of austerity, one of my main priorities as Merseyside’s Police and Crime Commissioner is to help Merseyside Police rebuild and that is what I am focused on delivering.



In the last two years, 665 new police officers have been recruited.

Some are already walking the beat, keeping our communities safe and the rest will join them very soon, preventing crime, protecting the public and maintaining safety.

But there are still significant challenges ahead.



We remain 456 police officers short of the number we had back in 2010.



We need to find a further £3m of cuts in the year ahead, and we predict we will have to find a further £13.7m of savings by 2026/27.

With these challenges, setting a balanced budget for our police service has been no easy task.

While I was very reluctant to ask you as taxpayers to contribute a little extra to support policing, I’m grateful to have had your backing through my public consultation and that of the body which scrutinises my work, the Police and Crime Panel.

Thanks to your support, we will be able to maintain those 665 new police officer posts, protect PCSO and police staff jobs and put Merseyside Police in the best possible position to keep our communities safe in the year ahead.

In return, I promise to continue to lobby the Government at every chance I get to provide the funding for our missing 456 officers, and I will also work to secure extra grants and funding for our region wherever I can.

I will also hold the Chief Constable to account to ensure we maximise every penny of this budget delivering on the shared priorities set out in my Police and Crime Plan to keep you safe.

Thank you for playing a vital role in helping us to build a Safer Merseyside.

A handwritten signature in black ink that reads "Emily Spurrell".

Emily Spurrell  
Police and Crime Commissioner for Merseyside



EMILY SPURRELL  
MERSEYSIDE POLICE  
& CRIME COMMISSIONER



## Police & Crime Commissioner Budget

### How the money is spent:

Description	2021/22 £m	2022/23 £m
Police Officer Pay	187.614	199.138
Police Pensions	53.436	55.631
Police Staff Pay	76.295	79.694
Police Staff Pensions	11.966	11.429
Office of the Police & Crime Commissioner	1.332	1.427
PCC Controlled Expenditure	8.273	7.123
Other	50.717	59.092
<b>Gross Expenditure</b>	<b>389.633</b>	<b>413.534</b>

### Where the money comes from:

Source	2021/22 £m	2022/23 £m
Police General Grant	(270.671)	(286.573)
Council Tax Grants	(15.641)	(15.641)
Council Tax Requirement	(84.682)	(89.812)
Collection Fund Deficit / (Surplus)	1.256	(0.472)
Specific Government Grants	(17.732)	(15.994)
Income	(2.790)	(2.790)
Net Contribution to/(from) Reserves	0.627	(2.252)
<b>Total Funding</b>	<b>(389.633)</b>	<b>(413.534)</b>

## Police & Crime Commissioner Budget

### Why has Council Tax changed?

	£m
Council Tax Requirement 2021/2022	(84.682)
Increase in tax base	(1.339)
Increase in Band D Equivalent	(3.791)
Council Tax Requirement 2022/23	(89.812)

2021/22		2022/23	Increase
373,099	Tax base (Band D equivalent properties)	379,001	5,902
£226.97	Increase in tax base	£236.97	£10.00

### Your contribution:

Tax Band A*	£157.98	<i>*majority of taxpayers on Merseyside</i>
Tax Band B	£184.31	
Tax Band C	£210.64	
Tax Band D	£236.97	
Tax Band E	£289.63	
Tax Band F	£342.29	
Tax Band G	£394.95	
Tax Band H	£473.94	

### Contact my office:

Phone: 0151 777 5155

Email: [info@merseysidepcc.info](mailto:info@merseysidepcc.info)

Website: [www.merseysidepcc.info](http://www.merseysidepcc.info)

Office of the Police and Crime Commissioner for Merseyside  
 Mather Avenue Training Centre,  
 224 Mather Avenue,  
 Liverpool,  
 L18 9TG.



EMILY SPURRELL  
 MERSEYSIDE POLICE  
 & CRIME COMMISSIONER

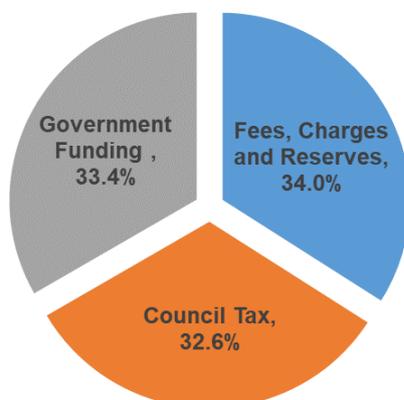
## MERSEYSIDE FIRE & RESCUE AUTHORITY

### PRECEPT INFORMATION 2022-2023

The Authority is facing increasing environmental; terrorist; fire; and protection risks. By managing its resources, it has secured significant re-investment back into the organisation in recent years, particularly in frontline response and protection services. It has increased the number of available fire appliances from 26 to 32, with a long-term aspiration to have 34 appliances, and the number of firefighters from 620 to 642. The Authority continues to look to invest in the Service, and the 2022/2023 budget includes a capital programme that invests £62m in the Service's infrastructure by 2026/2027. This includes a potential new £35m Training and Development Academy and fire station. The ongoing investment the Authority has made in the Service and the benefits this brings to the Merseyside community, are reflected in the latest HMICFRS inspection evaluation. The Authority scored an unprecedented three 'Outstanding' judgements across the eleven sub themes for its work preventing fires and other emergencies, its response to major and multi-agency incidents, and for making the best use of its resources.

#### **How We Are Funded**

The Authority's 2022/2023 Gross Budget is £94m. This excludes the £11m the Authority incurs in its role as lead authority for the Home Office's National Assurance Resilience initiative, as this is fully funded by them. The Gross budget is the total amount that the Authority plans to spend, and the pie graph below outlines how this is funded.



#### **How The Money Is Spent.**

Approximately 74% of the Authority's 2022/2023 budget remains committed to delivering Operational Response, Protection and Preventative frontline services, as these functions have been recognised as priority areas by the public following extensive consultation. The costs associated with funding capital investment account for 11% and relate to investment in frontline activities such as fire stations, fire appliances and operational equipment. The remaining 15% is on support services, of which a significant proportion relates to essential frontline service support such as insurance of vehicles and premises, the vehicle maintenance workshop, and ICT costs.



**Council Tax Charge.**

The Council Tax for a Band D property has been set at:

	<b>2022/23</b>	<b>2022/23</b>
	£m	Council Tax Band D
<b>Gross Budget</b>	<b>93.688</b>	
Income & Specific Grants	-13.583	
Use of Reserves	<u>-18.313</u>	
<b>Net Budget Requirement</b>	<b>61.792</b>	
Collection Fund Deficit	1.147	
Local Business Rate adjustment	0.469	
Government Settlement Funding	<u>-31.720</u>	
<b>Council Tax Requirement</b>	<b>31.688</b>	
<b>Tax Base</b>		<b>379,000.76</b>
<b>Band D Equivalent</b>		<b>£83.61</b>

The Authority set a Council Tax requirement of £31.688m for 2022/2023 and a Council Tax for a Band D property of £83.61, a 1.96% increase on the 2021/2022 figure of £82.00. By increasing the council tax charge, it allows the Authority to maintain the investment in frontline services and fund the further investment planned in 2022/2023. Most council taxpayers in Merseyside will pay Band A Council Tax of £55.74 about 15p per day towards their Fire and Rescue Service.

The Authority has issued a precept on the five Merseyside District Councils of £31.688m, Knowsley's contribution to expenditure financed by precept is £3.169m, which represents 10% of the total precept.

**Ian Cummins, CIPFA,**

**Director of Finance and Procurement**

**Merseyside Fire and Rescue Authority**

**Fire and Rescue Service Headquarters,**

**Bridle Road, Bootle**

**Liverpool, L30 4YD**

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

## LIVERPOOL CITY REGION

## METRO MAYOR & COMBINED AUTHORITY



### **Steve Rotheram**

Mayor of the Liverpool City Region

As the elected Mayor of the Liverpool City Region, Steve Rotheram is committed to ensuring that every part of our region shares in the benefits of a fair and prosperous economy, where **no one is left behind**.

From the Young Person's Guarantee, which guarantees a job, training or apprenticeship opportunity to unemployed young people to Housing First a radical new approach to helping the homeless, we are leading the way in building a fairer, more inclusive local economy.

Combined Authority interventions have already delivered 10,000 new jobs and 7,000 apprenticeships across our region and invested tens of millions of pounds in local schools and colleges.

The Mayor's ambition is to secure the Liverpool City Region's position as a pioneer in the Green Industrial Revolution and establish ourselves as Britain's Renewable Energy Coast promoting our unparalleled strengths in renewable energy and ambitions in tidal power. Under his plans, we will hit net zero carbon at least a decade before national targets.

Real progress is also being made to deliver a London-style local transport network that makes getting round the region cheaper, quicker, cleaner and more reliable. Bringing together our buses, trains and ferries and linking them to new and upgraded cycling and walking routes under one integrated network, will transform public transport.

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

In accordance with the Combined Authorities (Finance) Order 2017, the Mayor is seeking to set a Mayoral precept for 2022/23 of £19 per Band D property - which is **a freeze on the last year's precept and the lowest rate in the country**. Most Council Tax payers across the city region will pay a Band A Council Tax rate of £12.67 per year.

The precept will enable the Combined Authority to ensure its long-term financial sustainability and help ensure that the Mayoral objectives – a London-style integrated transport network, a fairer, more inclusive local economy, a Green Industrial Revolution and a strong recovery from the Coronavirus – are delivered.

To date, this has included helping local councils to protect local jobs and businesses through a £50m support package during COVID, tailoring programmes to help small and socially-trading businesses, and continued lobbying for greater support from central government.

On day one after his re-election in May, he launched a £150m COVID Recovery Fund to help the launch the region's post-pandemic recovery, creating jobs, support businesses and attracting more investment.

<b>2021/22 £'000</b>		<b>2022/23 £'000</b>
156,294	Gross Expenditure	205,569
(43,220)	Income and Specific Grants	(96,426)
(97,404)	Income from Levy	(99,352)
(7,913)	Contributions from Reserves	(1,909)
<b>7,757</b>	<b>Council Tax Requirement</b>	<b>7,882</b>
408,281	Tax Base	414,832
<b>19.00</b>	<b>Band D Equivalent</b>	<b>19.00</b>

The movement in the gross expenditure budget is detailed below.

	<b>£'000</b>
<b>Gross Expenditure 2021/22</b>	<b>156,294</b>
Reduction in Net Debt Servicing Cost	(154)
Increase in Revenue Grants and new funding award	48,491
Employee Associated Costs	1,026
Increase in costs in association with the delivery of Mayoral Priorities	1,912
Removal of 2021/22 specific items	(2,000)
<b>Gross Expenditure 2022/23</b>	<b>205,569</b>

For more information, visit [www.liverpoolcityregion-ca.gov.uk](http://www.liverpoolcityregion-ca.gov.uk)

## Transport Funding

The LCRCA's transport responsibilities are funded through transport levies across each of the six councils. This funds concessionary travel, subsidised bus services, the Mersey Ferries, and a range of other services.

The transport levy 2022/23 for each of the Merseyside Councils within the LCRCA is:

	<b>Transport Levy 2021/22 £'000</b>	<b>Transport Levy 2022/23 £'000</b>
Knowsley	10,279	10,563
Liverpool	33,924	34,669
St Helens	12,302	12,545
Sefton	18,828	19,111
Wirral	22,071	22,464
<b>Total</b>	<b>97,404</b>	<b>99,352</b>

For historical and legal reasons Halton Council currently provide transport activities directly within the boundaries of the borough of Halton.

This is funded through a differential transport levy collected by Halton on behalf of the LCRCA which will be £3.24m for 2022/23.

### Mayor Steve Rotheram



Mayor of the Liverpool City Region

### Mr John Fogarty, B.A. Hons, C.P.F.A.



Executive Director of Corporate Services: Liverpool City Region Combined Authority

## Merseyside Recycling & Waste Authority (MRWA)



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

Using the latest technologies we aim to make sure as much waste as possible is sustainably managed. Our Energy from Waste facility in Wilton diverts over 92% of Merseyside's non-recycled waste from landfill – and in the process saves more than £100m in current landfill disposal costs over the life of its contract.

We work hard to encourage Merseyside's householders to use less in the first place and, through our 14 Household Waste Recycling Centres and District Council kerbside collections, to recycle as much as they can. Last year, 34.8% of Merseyside's household waste was reused, recycled and composted. Recycling, alongside our waste prevention work and involvement with community projects, can help us all contribute to stopping climate change.

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

### Financial Summary

	2021/22 £m	2022/23 £m
Total Net Expenditure	80.391	82.115
Contribution to Reserves	0	0
Total Requirement	80.391	82.115
Use of Reserves	-2.755	-3.126
Levy	77.636	78.989
<b>Levy per head (Merseyside)</b>	<b>£54.29</b>	<b>£55.07</b>

The Levy for Knowsley Council for 2022/23 will be £8,778,913

### For more information contact:

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

Tel: 0151 255 1444

E-mail: [enquiries@merseysidewda.gov.uk](mailto:enquiries@merseysidewda.gov.uk)

Web: [www.merseysidewda.gov.uk](http://www.merseysidewda.gov.uk) / [www.recycleright.org.uk](http://www.recycleright.org.uk)

## Coroners Service Levy

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

Knowsley Coroners Service has budgeted for a charge to the council of £0.218m in 2022/23 compared to £0.212m in 2021/22. The figures are subject to final confirmation.

## Environment Agency Levy

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

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

	<b>North West Regional Flood and Coastal Committee</b>	
	<b>2021/22</b>	<b>2022/23</b>
	<b>'000s</b>	<b>'000s</b>
Gross Expenditure	£98,705	£132,090
Levies Raised	£4,179	£4,283
Total Council Tax Base	2,167	2,208

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 2.5%.

The total Local Levy raised has increased from £4,178,918 in 2021/22 to £4,283,391 for 2022/23.

## Council tax valuation bands

Council tax is charged on most homes. It does not matter whether the home is rented or owned, or whether it is lived in or not. Each home is placed in one of eight valuation bands by the Valuation Office Agency (VOA) based on the amount it would have sold for on 1 April 1991. Your property's band is shown on the front of your bill and the table below shows 1991 property values for each Council Tax band.

## Appealing against your valuation band

You may be able to appeal against the valuation band if:-

- You have become liable for the Council Tax for the property within the last six months; or,
- There has been a change in the building, or physical state of the local area, which could affect the value of your home.

For more information you should contact the Listing Officer at:

- Manchester Valuation Office, Manchester One, 53 Portland Street, Manchester, M1 3LD
- On the web via <http://www.gov.uk/voa/contact>
- By telephone 03000 501501, or
- You can visit [www.voa.gov.uk](http://www.voa.gov.uk) to check your property banding

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

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

		Knowsley	Police & Crime Commissioner	Fire & Rescue Authority	Liverpool Mayoral Precept	Total
	<b>Net requirement £m</b>	<b>63.299</b>	<b>8.983</b>	<b>3.169</b>	<b>0.720</b>	<b>76.171</b>
	% increase in Council Tax Bill:					
	- Knowsley Council	1.99				
	- Adult Social Care Precept	1.00				
	- Total % increase	2.99	4.41	1.96	0.00	
<b>Valuation Band</b>	<b>Range of values</b>					
<b>A</b>	Up to and including £40,000	1,113.24	157.98	55.74	12.67	1,339.63
<b>B</b>	£40,001 - £52,000	1,298.77	184.31	65.03	14.78	1,562.89
<b>C</b>	£52,001 - £68,000	1,484.31	210.64	74.32	16.89	1,786.16
<b>D</b>	£68,001 - £88,000	1,669.85	236.97	83.61	19.00	2,009.43
<b>E</b>	£88,001 - £120,000	2,040.93	289.63	102.19	23.22	2,455.97
<b>F</b>	£120,001 - £160,000	2,412.00	342.29	120.77	27.44	2,902.50
<b>G</b>	£160,001 - £320,000	2,783.09	394.95	139.35	31.67	3,349.06
<b>H</b>	Over £320,000	3,339.70	473.94	167.22	38.00	4,018.86

In addition, residents who live in parishes will have to contribute towards the cost of their Town or Parish council. These additional costs are as follows:

Valuation Band	Cronton	Halewood	Knowsley	Prescot	Whiston
	£	£	£	£	£
<b>A</b>	33.23	59.25	74.47	59.11	58.95
<b>B</b>	38.76	69.12	86.89	68.96	68.78
<b>C</b>	44.30	79.00	99.30	78.81	78.60
<b>D</b>	49.84	88.87	111.71	88.66	88.43
<b>E</b>	60.92	108.62	136.53	108.36	108.08
<b>F</b>	71.99	128.37	161.36	128.06	127.73
<b>G</b>	83.07	148.12	186.18	147.77	147.38
<b>H</b>	99.68	177.74	223.42	177.32	176.86

### Discounts and Status Discount Disregards

The full Council Tax charge assumes two adults are living in the property. If only one adult lives in the property, and in certain other circumstances, a discount may be applied.

#### Single Person Discount

If only one adult lives in a property, a single person discount of 25% may be awarded. This discount is not based on your income.

When considering the number of adults living in a property, we do not count certain people. These are known as **discount disregards** and include:

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

## Annexes

From 1 April 2014, a 50% reduction in the amount of Council Tax payable is available for people living in annexes (which are separately assessed and appear in the valuation list for Council Tax separately from the main dwelling) provided they are related to the person liable to pay the Council Tax of the main dwelling (or the person who would be so liable were it not for an exemption or 100% discount or reduction).

This reduction is also available for people living in dwellings with annexes which are unoccupied, provided they are using those annexes as part of their main residence.

## Vacant Properties (Unoccupied and Unfurnished)

The Government has given local authorities discretion to award discounts on empty properties, the cost of which is borne locally: -

- For unoccupied and unfurnished properties, a discount of 100% is available for one calendar month from the date that the property first becomes unoccupied and unfurnished. After this date, the full Council Tax charge becomes due;
- No discount is available for properties that require major repairs. These will be charged at the full Council Tax level from the date they become vacant;
- Properties which have been unoccupied and unfurnished in excess of 2 years will be subject to an additional premium charge of 100%. Properties which have been unoccupied and unfurnished for more than 5 years will be subject to premium charge of 200%. Properties which have been unoccupied and unfurnished for more than 10 years will be subject to premium charge of 300%. You must notify us within 21 days if you believe that the premium charge does not apply. If you do not do this, you may be required to pay a penalty.

## Second Homes and Unoccupied Furnished Property

If a property is not anyone's main home, the owner will be charged the full Council Tax. This will apply to **unoccupied properties** (which are substantially furnished) and **second homes** (furnished properties that are not used as main residences). Second homes could have the Council Tax reduced by 50% in the following situations:

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

## Property Exempt from Council Tax

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

- **Class B** - The property is unoccupied (furnished or unfurnished) was last occupied by, and is owned by, a charity. Exempt for up to six months.
- **Class D** - The property is unoccupied (can be furnished) because the liable person is in prison.
- **Class E** - The property is unoccupied (can be furnished) because the liable person is a permanent patient in a hospital or a care home.
- **Class F** - The property is unoccupied (can be furnished) because the liable person has died, and probate or letters of administration have not yet been granted. The exemption may continue for up to six months after probate or letters of administration have been granted, as long as the property remains unoccupied and has not been sold or transferred to someone else (including a beneficiary).
- **Class G** - The property is unoccupied (can be furnished) because nobody is allowed to live there by law.
- **Class H** - The property is unoccupied (can be furnished) and a minister of religion will be moving in.
- **Class I** - The property is unoccupied (can be furnished) because the liable person is receiving care elsewhere (but not in a residential care home which would come under class E).
- **Class J** - The property is unoccupied (can be furnished) because the liable person is caring for someone elsewhere.
- **Class K** - The property is unoccupied (can be furnished) because the liable person is a student living elsewhere to study.
- **Class L** - The property is unoccupied (can be furnished) because it has been repossessed.
- **Class M** - The property is a hall of residence for students.
- **Class N** - The property is lived in only by students.
- **Class O** - The property is owned by the Ministry of Defence and lived in only by members of the armed services.
- **Class P** - The property is lived in only by visiting service personnel.
- **Class Q** - The property is left unoccupied by a bankruptcy trustee (can be furnished).
- **Class R** - The property is an empty caravan pitch or a boat mooring.
- **Class S** - The property is lived in only by people who are under 18.
- **Class T** - The property is an unoccupied part (can be furnished) of another property and may not be let separately due to planning restrictions.
- **Class U** - The property is lived in only by people who are severely mentally impaired.

- **Class V** - The property is lived in by at least one foreign diplomat or specified member of an international organisation.
- **Class W** - Part of the property is lived in separately (as a self-contained flat or house) by a dependent elderly (aged 65 or over) or disabled relative of the family.

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

**If your bill shows that you have an exemption or discount, you must tell us about any change in circumstance that affects your entitlement within 21 days. If you do not do this, you may be required to pay a penalty.**

### People with Disabilities

If you, or someone who lives with you, needs a room, an **additional** kitchen or bathroom, or extra space (e.g. sufficient floor space to use a wheelchair indoors) to meet special needs arising from a disability, you may be entitled to a reduced Council Tax charge. The charge may be reduced to that of a property in the band immediately below the band for your property shown on the valuation list.

For more information on the matter, or to apply for a disabled reduction, please visit [www.knowsley.gov.uk/residents/council-tax](http://www.knowsley.gov.uk/residents/council-tax)

### Problems Paying

If you experience genuine difficulty in meeting your Council Tax payments, please contact us immediately so that we can try to help you. If you do not make your payments when due, the full balance may become payable and additional costs may be added to your account. If you would like to access independent money / budgeting advice and support, further details about free local and national organisations can be found on page 33 of this booklet.

### Council Tax Reduction

If you, or your partner, are on a low income, you may be entitled to a reduction in the amount of Council Tax that you need to pay. The amount of reduction will depend on your Council Tax liability, your income and savings, the size of your household and your household's income and savings (your savings and capital must be less than £16,000).

**If you are receiving Council Tax reduction, you must tell us immediately, in writing, about any changes in your circumstances which might affect your entitlement. This could include changes to your income, changes to the people living in your household or changes to their income. You must tell us within one calendar month of the change.**

## Second Adult Rebate for Pensioners

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

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

## How to Claim a Reduction in your Council Tax

If you have not claimed before, or think you might qualify now, you need to fill in an application form. Claims must be made online at: [www.knowsley.gov.uk/residents/council-tax](http://www.knowsley.gov.uk/residents/council-tax)

## Council Tax – Discretionary Discount

Under Section 13A (1) (c) of the Local Government Finance Act 1992 (as amended by Section 76 of the Local Government Act 2003 and the Local Government Act 2012), the Council has discretionary powers to reduce liability for Council Tax in relation to individual cases, or class(es) of cases, that it may determine and where national discounts and exemptions cannot be applied. This power will generally only be used in exceptional circumstances. For more information, please visit:

[www.knowsley.gov.uk/residents/council-tax](http://www.knowsley.gov.uk/residents/council-tax)

## £150 Energy Bill Rebate

In February 2022, the Chancellor announced a £150 one-off energy bill rebate for most households in Council Tax bands A to D in order to assist with rising energy costs.

In many cases, bank account details are held by Knowsley Council as payments are made by Direct Debit. Where these details are held, the refund will normally take the form of a separate £150 payment made directly to your bank account. We expect to start making these payments in May 2022, once the first instalment of your 2022/23 Council Tax account has been paid by Direct Debit.

If we don't hold your bank account details, further information on the process can be found at:

[www.knowsley.gov.uk/energybillrebate](http://www.knowsley.gov.uk/energybillrebate)

Please note that the £150 rebate will **not** show on your annual 2022/23 Council Tax bill, which will be issued in March 2022.

There will also be a discretionary fund available to support vulnerable people and individuals on low incomes that do not pay Council Tax or that are in Council Tax bands E to H. Further information will be provided on the Council's website, as soon as further details are available.

Your Council Tax band is shown on the front of your Council Tax bill, or you can check it at:

<https://www.gov.uk/council-tax-bands>

## Contact Customer Services

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

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

You can use our [online services](#)

- To make a payment;
- To sign up to receive your council tax bill electronically;
- To report a missed bin, dog fouling, abandoned vehicles, fly tipping, littering, potholes, street lighting, noise pollution;
- To book a taxi vehicle test, a birth/death registration appointment, a pest control visit;
- To view your council tax account, apply for a school place, view your housing benefit information, upload evidence in support of a claim; or,
- To find out about your refuse collection dates and other information about your local area.

### Alternatively, you can write to us at:

Knowsley Metropolitan Borough Council,  
Municipal Buildings,  
Archway Road,  
Huyton.  
L36 9UX

### For assistance with Council Tax, Council Tax Reduction enquiries or to make a payment

The Council's Contact Centre listed below will be pleased to assist with your enquiry. You can also make a card payment by calling 0151 443 4476.

#### Contact Centre

**Council Tax:** Telephone 0151 443 4476

**Council Tax Reduction / Housing Benefit:** Telephone 0151 443 4042

**Environmental Services:** 0151 443 2400

**Social Services:** 0151 443 2600

**General Enquiries:** 0151 489 6000

### **The Contact Centre opening times are:**

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

**For vulnerable customers that require a face-to-face enquiry, a face-to-face appointment can be made, and you will be seen in a local library. Please ask our advisors for more information.**

### **Access and support to online services is available at all Knowsley libraries.**

<b>Halewood</b>	The Halewood Centre, Roseheath Drive, Halewood, L26 9UH
<b>Huyton</b>	Huyton Library, Civic Way, Huyton, Knowsley, L36 9GD
<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
<b>Stockbridge Village</b>	Stockbridge Village Library, The Withens, Knowsley, L28 1AB

### **Library Opening Times**

Monday	10am-5pm
Tuesday	10am-5pm
Wednesday	Prescot 10am – 5pm, all other libraries closed
Thursday	Prescot 10am- 5pm, all other libraries - 10am-1pm
Friday	10am-5pm
Saturday	10am-1pm
Sunday	Closed

All our Libraries offer PC access to online services with digital support available.

### **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; or
- Write to: Customer Liaison Team, Knowsley Council, Huyton Municipal Building, Archway Road, Huyton, L36 9UX.

## 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>Livv Housing Repairs</b>	0800 561 0007
<b>Homelessness</b>	0151 443 2333
<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 and Dangerous Buildings</b>	0151 443 2380
<b>Elections</b>	0151 443 2222
<b>Knowsley Emergency Support Scheme</b>	0800 408 2014
Search 'Emergency Support Scheme' on <a href="http://www.knowsley.gov.uk">www.knowsley.gov.uk</a>	<b>or</b> 0151 443 3200
<b>Financial Inclusion 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

## **DATA PROTECTION**

### **Your Personal Information**

Knowsley Council is committed to supporting its residents to access the services and support that they are entitled to receive. To do this, we may need to collect and use information about the people we provide services to and others we have contact with. We may share information you provide to us, where appropriate, with other organisations but only for the purposes outlined below, and always within the principles of UK data protection legislation (the UK General Data Protection Regulation and Data Protection Act 2018). We will process personal information for the following purposes:

- The reason why you provided the information (such as making a benefit claim);
- To monitor our performance in responding to your request;
- To allow us to communicate with you and provide services appropriate to your needs (for example, arranging suitable access arrangements if you have mobility difficulties);
- To meet various legal requirements;
- To process financial transactions including grants, payments and benefits involving us, or where we are acting on behalf of other government bodies;
- Where you have consented to the processing;
- Where processing is necessary for the prevention and/or detection of crime (for example, where we are involved in the [National Fraud Initiative](#); and
- Where it is necessary to protect individuals from harm or injury.

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

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

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

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

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

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

Web: [www.knowsley.gov.uk](http://www.knowsley.gov.uk), click [Privacy Policy](#)

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

### **What Rights Do I Have When It Comes to My Data?**

Under the UK General Data Protection Regulation, you have the following rights with regards to your personal data: -

- The right to subject access – you have the right to see a copy of the personal data that the Council holds about you and find out what it is used for.
- The right to rectification – you have the right to ask the Council to correct or remove any inaccurate data that we hold about you.
- The right to erasure (right to be forgotten) you have the right to ask the Council to remove data that we hold about you.
- The right to restriction – you have the right to ask for your information to be restricted (locked down) on Council systems.
- The right to data portability – you have the right to ask for your data to be transferred back to you or to a new provider at your request.
- The right to object – you have the right to ask the Council to stop using your personal data or to stop sending you marketing information, or complain about how your data is used.
- The right to prevent automated decision making – you have the right to ask the Council to stop using your data to make automated decisions about you or to stop profiling your behaviour (where applicable).

To find out more about your rights under the UK General Data Protection Regulation, please visit the Information Commissioner's [website](#).

To request a copy of your data or ask questions about how it is used, contact:-

Data Protection Officer  
Knowsley Council  
Westmorland Road  
Huyton  
L36 9GL

Or email: [Inforights@knowsley.gov.uk](mailto:Inforights@knowsley.gov.uk)

## **Who Can I Complain to If I Am Unhappy About How My Data Is Used?**

You can complain directly to the Council's Data Protection Team by writing to: -

Data Protection Officer  
Knowsley Council  
Westmorland Road  
Huyton  
L36 9GL

Or email: [data.protection.officer@knowsley.gov.uk](mailto:data.protection.officer@knowsley.gov.uk)

**You also have the right to complain to the Information Commissioner's Office using the following details:-**

The Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire SK9 5AF  
Telephone: 08456 30 60 60 or 01625 54 57 45  
Website: [www.ico.org.uk](http://www.ico.org.uk)

## Online budget information

Many, if not all of us, will feel the impact of higher energy bills and a rise in the cost of food. If you would like to get advice about your finances, contact [Citizens Advice Knowsley](#) or Prescott and Whiston Community Advice Centre. Both offer free and confidential advice to anyone who lives or works in Knowsley.

## Where to go for free welfare benefit advice

No-one should pay for welfare benefit advice. Local organisations offer free, impartial and confidential advice and if you are supported to claim additional benefits or entitlements, you keep 100% of your money.

Local services include:

- Citizens Advice Knowsley. Visit their website for up-to-date information about office openings post-Covid – [www.citizensadviceknowsley.org.uk](http://www.citizensadviceknowsley.org.uk). Email [advice@citizensadviceknowsley.org.uk](mailto:advice@citizensadviceknowsley.org.uk) or call 'Adviceline' on 0808 278 7839.
- Prescott and Whiston Community Advice Centre. Call the Centre on 0151 443 4639 to discuss applications for benefits or to appeal a benefit decision. The Centre also offer specialist support in housing, debt and welfare benefits to people with experiencing mental ill-health.

Check the Council's '[financial advice](#)' page to find out more about free local advice services. Visit [Advice on money, benefits and debt | Knowsley Council](#) / <https://www.knowsley.gov.uk/residents/benefits-and-grants/financial-advice-and-support>.

## Where to go for debt advice

You do not need to pay for debt advice. Several local and national organisations offer confidential, free, and impartial debt advice.

Local services include;

- Citizens Advice Knowsley. Visit their website for up-to-date information about office openings post-Covid – [www.citizensadviceknowsley.org.uk](http://www.citizensadviceknowsley.org.uk). Email [advice@citizensadviceknowsley.org.uk](mailto:advice@citizensadviceknowsley.org.uk) or call 'Adviceline' on 0808 278 7839.
- Jubilee Debt Advice, part of the Big Help Project. Call 0151 482 6089. Visit [www.bighelpproject.com/jubilee-debt-advice-info-page](http://www.bighelpproject.com/jubilee-debt-advice-info-page)

Check the Council's '[financial advice](#)' page to find out more about free local debt services. Visit [Advice on money, benefits and debt | Knowsley Council](#) / <https://www.knowsley.gov.uk/residents/benefits-and-grants/financial-advice-and-support>.

The following national services all offer free advice and support:

### **Stepchange**

Offer advice and support on managing debt including bankruptcy and Debt Relief Orders. Has an online benefits calculator. Go online or call 0800 138 1111 / – [www.stepchange.org](http://www.stepchange.org)

### **National Debtline**

Advice on dealing with debt problems. Visit their website [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) or call 0808 808 4000 for more information.

### **Debt Support Trust**

Online and telephone debt advice. Use their 'debt analyser' tool to work out where your money goes, and which solution might be best. Visit [www.debtsupporttrust.org.uk](http://www.debtsupporttrust.org.uk)

### **Illegal Lenders**

Sometimes called 'loan sharks', they lend money but don't have a licence. This means the loans aren't official. Loan sharks may charge a large amount of interest on the loan, make threats or ask you to do things to repay it. As they are not legal, you do not have to repay the loan.

Help is available for anyone affected, whether you have a loan with an illegal lender or know someone who is offering loans illegally.

Contact the Illegal Money Lending Team on 0300 555 2222 / [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk).

### **Energy costs**

Energy price rises affect us all. If you are finding it difficult to meet your energy costs, you may want to:

- Contact a local advice service such as Prescot Advice or Citizens Advice Knowsley to see if you could be eligible for any benefits or entitlements which would increase your income.
- Get advice if you have debts which are making it difficult for you to meet other costs.
- Speak with your energy supplier directly to see what support they can offer.

## 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.

### 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 or short-term loan – you'll end up paying back far more than you need to.

Buy now pay later options are available for things from food deliveries to furniture. If you think you might struggle to pay in the future, consider whether this is the right payment option for you.

Have a look in the table below to see how much you could save in interest payments with a Credit Union (based on borrowing £1,000). If you lend from a Credit Union instead of a doorstep lender you could save a whopping £583.50 in interest.

Lender	Typical Interest Rate (APR)	Repayment Terms	Monthly Repayment	Total Interest Paid
Credit Union	12.68%	12 months	£89.17	£70.01
Credit Cards	22.30%	12 months	£93.74	£124.87
Doorstep lender	177%	12 months	£182.52	£1,190.00

## Local Credit Unions

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.knowsleymutualcu.co.uk](http://www.knowsleymutualcu.co.uk)

## Do you receive Universal Credit?

Already receive support with Council Tax costs? A new claim for Universal Credit will affect any help you receive towards your Council Tax costs and you must make a new application for Council Tax Reduction to keep receiving support. Visit the Council's [Council Tax Reduction](#) page for more information and to apply.

If you don't receive support with Council Tax costs? If you have not received help previously towards your Council Tax bill and receive or have applied for Universal Credit, you may be entitled to help towards your Council Tax through the Council's Council Tax Reduction Scheme. Use the link above to visit the Council Tax Reduction Scheme.