

**KNOWSLEY METROPOLITAN  
BOROUGH COUNCIL**

**Budget Summary**

**2023/24**

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# **KNOWSLEY COUNCIL'S 2023/24 BUDGET**

## **Introduction**

Despite the significant challenges arising from the national economy, the Council remains in a relatively stable financial position and a much more favourable budget position than that being faced by many other comparable local authorities. This has been made possible by the Council's ambitious programme for economic growth, a sound approach to financial management and decision-making, and effective long-term decisions relating to Council Tax - all of which underpin the Council's financial strategy. The Council's growth plans have 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 2023/24 Budget**

The Government's approach to Council funding in 2023/24 has shown some positive movement, particularly in terms of additional funding for Social Care. This is welcomed, although the funding still falls far short of covering the full impact of price and wage inflation and the increasing demand for Council services. The funding announcement must also be seen in the context of the previous decade of substantial cuts. If Knowsley's funding had kept pace with inflation over the last 10 years, the Council would be receiving around £55m more per year in Government funding than is currently the case.

There is still considerable uncertainty about the longer-term impact of inflationary pressures in the coming years. Until the future position is established, the Council has agreed not to make permanent savings to address what could be short-term deficits. Instead, the Council has agreed to balance the budget through the limited use of one-off resources previously set aside to fund the unbudgeted impact of inflation.

The budget includes a 2.99% 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 2% to support the provision of Adult Social Care services.

The need to increase Council Tax is a direct result of Government policy which shifts the burden of funding for local services on to Council Tax. Knowsley Council continues to oppose this policy, but if the Council did not increase Council Tax in the way the Government requires then it would lose £3.2m of funding every year and would be more likely to have to cut services and jobs in the future.

## **Knowsley's Investment Programme**

The Council's financial strategy has ensured that it can set its 2023/24 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.

The Council's 2023/24 budget includes over £30m of investment to address unavoidable service pressures arising from demographic change, increased demand, inflation and national and local policy changes. This includes £8.6m to deliver significant improvements in the sustainability of the Adult Social Care provider market, with a commitment that the Council will introduce a mandatory contractual requirement for Adult Social Care providers to ensure that their Knowsley care workers receive pay at least at the level of the Real Living Wage with effect from 1 April 2023.

The budget also includes £7.5m of one-off investment in key services to residents – including improvements in Children's Social Care, further capacity to support domestic abuse issues, new initiatives to address homelessness, and funding for community projects to improve the provision of youth activities.

The Council will continue to do all it can to support Knowsley residents to help them deal with cost-of-living pressures. Council investment alongside the Government Household Support Grant, provides a £5m programme of hardship to support residents on the key issues of food, fuel, housing and debt advice.

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 2023/24, Knowsley Council's charge for most households in the Borough (those in Band A) will be £1,168.78, of which £153.49 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.

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 2023/24</b>	<b>2023/24 Net Expenditure</b>	<b>2022/23 Net Expenditure</b>
	<b>£m</b>	<b>£m</b>
<b>Services provided directly by the Council</b>		
Adult Social Care	87.497	71.873
Business Growth	0.452	0.424
Children's Social Care and Targeted Services	35.145	29.645
Corporate Support	10.901	9.181
Council-wide Services	3.322	3.029
Culture and Visitor Economy	0.213	0.341
Development and Infrastructure	4.890	4.243
Education and Early Help/Inclusion	13.939	12.161
Employment Initiatives	0.661	0.661
Financial Management Services	0.502	0.479
Governance and Assets	6.950	6.564
Housing and Property	1.304	1.290
Neighbourhood and Commercial Services	10.375	7.458
Community Safety	1.531	0.000
Environmental Sustainability and Communities	3.163	5.668
<b>Total</b>	<b>180.845</b>	<b>153.017</b>
<b>Other council budgets</b>		
Treasury Management	1.813	3.784
Council-wide Budgets	7.882	6.833
Inflation and Contingency Budgets	6.519	7.283
<b>Total</b>	<b>16.214</b>	<b>17.900</b>
<b>Total budget for services provided by Knowsley Council</b>	<b>197.059</b>	<b>170.917</b>
<b>Charges for services provided by other bodies (Levies)</b>		
Liverpool City Region Combined Authority (Transport Levy)	10.875	10.563
Waste Disposal Authority (Estimate)	8.654	8.788
Coroners Service (Estimate)	0.225	0.218
Environment Agency (Flood Defence)	0.074	0.073
Probation Service (Estimate)	0.007	0.007
<b>Total</b>	<b>19.835</b>	<b>19.649</b>
<b>Knowsley Council's total revenue budget requirement</b>	<b>216.894</b>	<b>190.566</b>
Retained Business Rates and Grant Funding	(122.744)	(108.386)
Other Core Spending Power Grants	(26.092)	(18.881)
<b>Amount of Knowsley Council's budget to be funded from council tax</b>	<b>68.058</b>	<b>63.299</b>
<b>Police and Crime Commissioner precept</b>	<b>9.781</b>	<b>8.983</b>
<b>Fire &amp; Rescue Authority precept</b>	<b>3.440</b>	<b>3.169</b>
<b>Liverpool City Region Combined Authority Mayoral Precept</b>	<b>0.738</b>	<b>0.720</b>
<b>Total</b>	<b>13.959</b>	<b>12.872</b>
<b>Total amount to be funded from Council Tax</b>	<b>82.017</b>	<b>76.171</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>
2022/23	1,113.24	157.98	55.74	12.67
2023/24	1,168.78	167.98	59.07	12.67
Increase (%) *	<b>4.99%</b>	<b>6.33%</b>	<b>5.98%</b>	<b>0%</b>

**\*Note:** To give an indication of how your council tax bill has changed, the percentage change between the previous year and current year is detailed on the front of your Council Tax bill. This enables you to see which of the precepting authorities are responsible for changes to the overall charge you have to pay. On your bill these changes have to be shown rounded to one decimal place – so the increases for the major preceptors (Merseyside Police and Crime Commissioner, and Merseyside Fire and Rescue Service) appear as 6.3% and 6.0% respectively. The actual increases are shown above. There is no change in the charge for the Liverpool City Region Combined Authority Mayor from the 2022/23 amount.

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

## PARISH AND TOWN COUNCIL PRECEPTS

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

Gross Expenditure Budget				Total Precept Amount			Precept Per Band D Property
	2022/23	2023/24	Increase + / decrease -	2022/23	2023/24	Increase + / decrease - *	Increase + / decrease - *
	£	£	%	£	£	%	%
Halewood	617,970	569,859	-7.79	488,874	497,970	+1.86	+1.13
Whiston	295,055	352,966	+19.63	293,145	292,438	-0.24	0
Knowsley	320,455	323,858	+1.06	310,330	308,733	-0.51	+3.00
Prescot	351,101	364,958	+3.95	326,171	338,061	+3.65	0
Cronton	28,153	33,483	+18.93	22,826	23,150	+1.42	+1.65

\*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 council, however, deems it necessary to increase the 2023/24 precept (our share of the council tax raised by Knowsley MBC), 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 2022/23, the cost to a Band D taxpayer in Halewood was £88.87 per year. In 2023/24 this will increase to £89.87 which is an increase of £1.00 over 12 months.

This change sees the Town Council collect £497,970 in terms of precept income, an increase of £9,096 on the 2022/23 figure of £488,874.

#### Why the increase?

Like many household budgets, the council will face an increase in its day-to-day costs over the next twelve months as costs for utilities and building repairs are all increasing.

In addition, the Town Council's staff budget has increased over the past year. The pay settlement negotiated by unions for 2022/23 led to a 4.03% increase in overall staff costs, and we anticipate a similar settlement for 2023/24.

The council will need more than £9,096 to run the council in 2023/24, but this funding will be found via reserves, external funding opportunities and changes to budget management.

#### What does the Town Council do for £89.87?

Here are just a few of the things we do for the £89.87 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

Has commenced a Neighbourhood Plan to 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 2023/24, will be organising and supporting other events on behalf of residents, with increased provision for children and young people high on the list of priorities.

A reminder that Halewood Town Councillors do not receive any financial support or payment for their roles.

#### Statement from the Mayor

Town Mayor, Cllr Barbara Dunn, commented on the rise in precept as follows:

*“As council taxpayers ourselves, the Elected Members at Halewood Town Council are of course very conscious of the impact of any rise in the precept for residents. We know that a 1.13% increase is not insignificant, but I encourage residents to consider the pounds and pence – this increase is £1.00 over 12 months, or a little under 2p 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 £0.66p or a little more than 1p per week. This increases the Band A rate from £59.24 per year to £59.91”.*

*“We welcome scrutiny of our budget and invite residents with queries about any aspect of the budget to contact our Town Clerk and his team.”*

## **Whiston Town Council**

Members have faced a number of challenges when considering the budget for 2023/24 which is due in the main to the amount of energy increases projected at each of the three sites. It will be necessary to meet a number of these increases out of reserves held by the Council, whilst remaining fully committed to improving its assets as well as service delivery to the residents of the area.

## **Knowsley Town Council**

Knowsley Town Council leases several 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 (MUGA) 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, CCTV was installed in both buildings during last year. Both premises are well used by local organisations.

Knowsley Town Council has unfortunately had to increase its precept for the first time for many years. This was because of the loss of revenue through the local tax base.

## **Prescot Town Council**

On 23 February 2023, Prescot Town Council unanimously resolved not to increase the precept for the 2023/24 financial year – meaning that Prescot residents will continue to pay £88.66 for services provided by Council.

Residents are at the heart of this resolution. The Town Council is acutely aware of balance which must be struck between providing accessible, high-quality services; and the obligation to not overburden our residents with a high precept demand. Our 2023/24 budget setting process is a clear demonstration of this. Councillors and officers have worked hard to thoroughly review expenditure during 2022/23, to realign budget allocations where necessary and to be accurate in terms of work priorities for the new year – all actions which have resulted in the 2023/24 precept demand remaining unchanged.

The Town Council will continue with its three key aims of:

Representing the local community.

Delivering services to meet local needs.

Striving to improve quality of life and community well-being.

Against a backdrop of strong financial management, council will continue to provide services and events which meets these key aims during 2023/24.

## **Cronton Parish Council**

To help the parishioners, Cronton Parish Council have decided to set the parish tax per Band-D equivalent property for 2023/24 at the rate of £50.66 this is a 1.65% increase over 2022/23. 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.

## 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 2023/24 Budget, Precept and Levies are set out below.

### Merseyside's Police & Crime Commissioner:

#### Protecting Our Police Service

Setting a balanced budget is one of my most important responsibilities. It is my job to ensure Merseyside Police has the money it needs to keep our communities safe and is in the strongest possible position for the year ahead.

In the face of soaring inflation and costs this has been no easy task. The financial position is extremely challenging and has required careful planning and will require the Chief Constable to continue to make savings.

While I was extremely reluctant to ask taxpayers to contribute a little extra to support their police service, I am grateful to have had the support of local people, through my precept consultation, and that of the body which scrutinises my work, the Police and Crime Panel to increase the Council Tax precept.

Even with this hugely valuable contribution there still remains a significant budget gap. In order to bridge this gap, the Chief Constable has agreed to make savings and I plan to utilise reserves and one-off funding to balance the remaining budget. Setting a balanced budget in this way will protect the police service during 2023/24, ensuring that police officer, PCSOs and police staff jobs are protected. Despite all of this, further savings will need to be made in future years if additional funding cannot be secured.

Despite protecting police officer numbers, Merseyside Police is still 450 officers short of the number it had in 2010, before the Government’s austerity programme.

I am focused on doing everything possible to help protect Merseyside Police and to get it back to its former strength. I promise I will continue to lobby Ministers at every chance I get to provide the funding for those missing officers, and I will also work to secure extra funding and grants for our region wherever I can.

I will also hold the Chief Constable to account to ensure we maximise every penny of the 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 protect our police service.



**Emily Spurrell**  
Police and Crime Commissioner for Merseyside



**EMILY SPURRELL**  
MERSEYSIDE POLICE  
& CRIME COMMISSIONER

## Police & Crime Commissioner Budget

### How the money is spent:

Description	2022/23 £m	2023/24 £m
Police Officer Pay	199.138	203.330
Police Pensions	55.631	51.116
Police Staff Pay	79.694	87.244
Police Staff Pensions	11.429	11.430
Office of the Police & Crime Commissioner	1.427	1.539
PCC Controlled Expenditure	7.123	9.831
Other	59.092	68.633
<b>Gross Expenditure</b>	<b>413.534</b>	<b>433.123</b>

### How our spending has changed:

<b>Gross Expenditure 2022/23</b>	<b>413.534</b>
Allowance for Pay Inflation	12.234
Full Year Effect of 2022 pay award above original budget	4.224
Allowance for Price Inflation	3.317
Impact of Price Inflation above 2022/23 Budget	2.064
Net Committed Growth (Savings)	(2.250)
<b>Gross Expenditure 2023/24</b>	<b>433.123</b>

### Where the money comes from:

Source	2022/23 £m	2023/24 £m
Police General Grant	(286.573)	(287.568)
Council Tax Grants	(15.641)	(15.641)
Council Tax Requirement	(89.812)	(97.737)
Collection Fund Deficit / (Surplus)	(0.472)	(0.368)
Specific Government Grants	(15.994)	(23.433)
Income	(2.790)	(3.172)
Net Contribution to/(from) Reserves	(2.252)	(5.204)
<b>Total Funding</b>	<b>(413.534)</b>	<b>(433.123)</b>

## Police & Crime Commissioner Budget

### Why has Council Tax changed?

	£m
Council Tax Requirement 2022/23	(89.812)
Increase in tax base	(2.107)
Increase in Band D Equivalent	(5.818)
<b>Council Tax Requirement 2023/24</b>	<b>(97.737)</b>

2022/23		2023/24	Increase
379,001	Tax base (Band D equivalent properties)	387,892	8,891
£236.97	Band D Equivalent Charge	£251.97	£15.00

### Your contribution 2023/24:

### Increase from 2022/23:

*\*majority of taxpayers on Merseyside*

Tax Band A*	<b>£167.98</b>	<b>£10.00</b>
Tax Band B	<b>£195.98</b>	<b>£11.67</b>
Tax Band C	<b>£223.97</b>	<b>£13.33</b>
Tax Band D	<b>£251.97</b>	<b>£15.00</b>
Tax Band E	<b>£307.96</b>	<b>£18.33</b>
Tax Band F	<b>£363.96</b>	<b>£21.67</b>
Tax Band G	<b>£419.95</b>	<b>£25.00</b>
Tax Band H	<b>£503.94</b>	<b>£30.00</b>

### 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,  
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Liverpool,  
L18 9TG.



EMILY SPURRELL  
MERSEYSIDE POLICE  
& CRIME COMMISSIONER

## **MERSEYSIDE FIRE & RESCUE AUTHORITY**

### **PRECEPT INFORMATION 2023/2024**

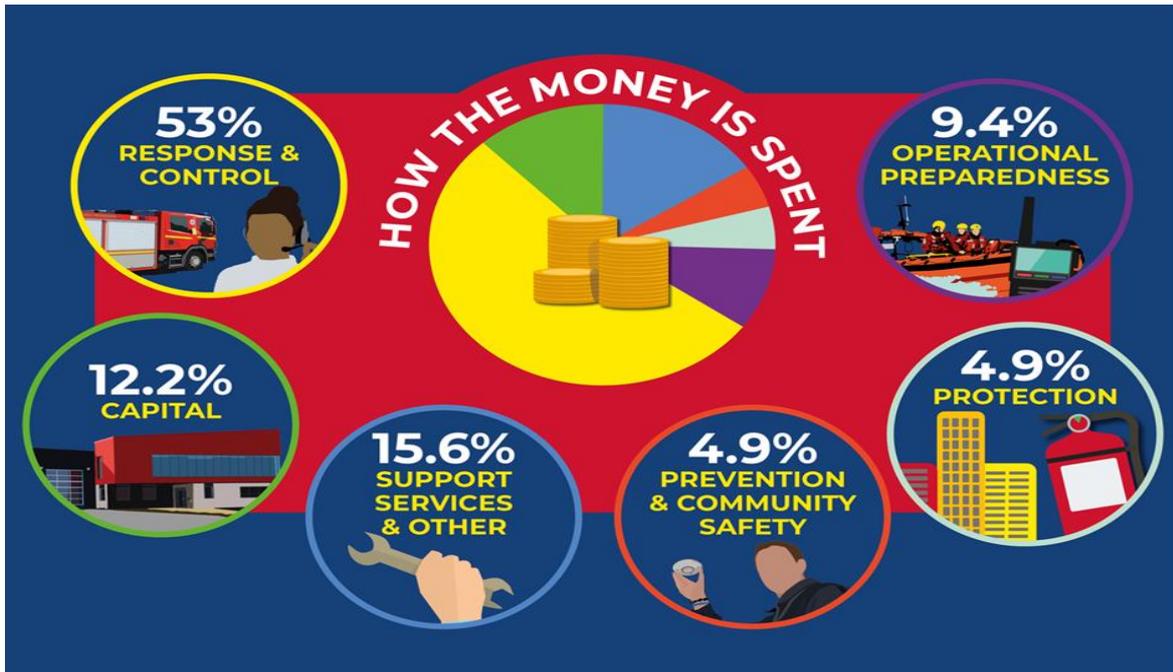
The Authority must ensure it has the resources to meet the demands placed on its services. The Authority has set a budget in response to emergent and foreseeable risk from fire and other emergencies, particularly the services ability to respond to large and/or protracted incidents, as well as the need to enhance protection functions in the light of the Grenfell Tower fire, the Manchester terror attack and other major incidents.

The Authority has secured significant re-investment back into the organisation in recent years, particularly in frontline response and protection services. The Authority continues to increase investment in the Service and the 2023/24 budget includes an additional £0.7m for frontline resilience, firefighter safety, and support for operational services. The Authority capital programme looks to invest £55m in the Service's infrastructure by 2027/28, and this will ensure firefighters have the best equipment to respond to a variety of risks to keep the Merseyside community safe.

The ongoing investment the Authority has made in the Service and the benefits this brings to the Merseyside community, were reflected in the last 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.

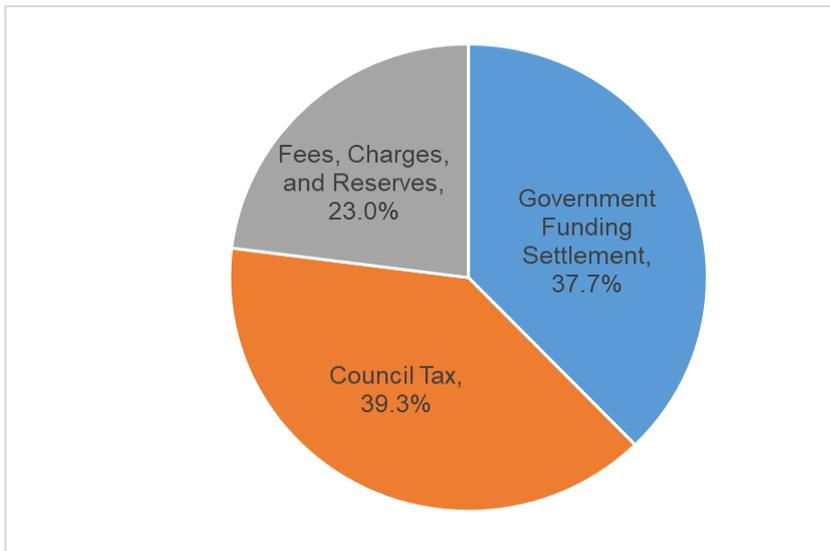
#### **How The Money Is Spent**

Approximately 72% of the Authority's 2023/24 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 12% and relate to investment in frontline activities such as fire stations, fire appliances and operational equipment. The remaining 16% 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.



**How We Are Funded**

The Authority's 2023/24 Gross Budget is £88m and the graph below outlines how this is funded.



## Council Tax Charge

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

	£'m	Council Tax Band D (£'s)
<b>Gross Budget</b>	<b>£88.186</b>	
Income & Specific Grants	-£13.948	
Net Use of Reserves	-£6.317	
<b>Net Budget Requirement</b>	<b>£67.921</b>	
Government Settlement Funding ( <i>less Local Business Rates Adjustment</i> )	-£33.249	
Council Tax/Business Rates Collection Fund Surplus	-£0.301	
<b>Council Tax Requirement</b>	<b>£34.371</b>	
<b>Tax Base</b>		<b>387,892.01</b>
<b>Band D Equivalent</b>		<b>£88.61</b>

The Authority set a Council Tax requirement of £34.371m for 2023/24 and a Council Tax for a Band D property of £88.61, a 6% increase on the 2022/23 figure of £83.61.

By increasing the council tax charge, it allows the Authority to maintain the investment in frontline services and fund the further investment planned in 2023/24. Most council taxpayers in Merseyside will pay Band A Council Tax of £59.07 about 16p per day towards their Fire and Rescue Service.

The Authority has issued a precept on the five Merseyside District Councils of £34.371m, **Knowsley's** contribution to expenditure financed by precept is **£3.440m**, which represents **10.0%** of the total precept.

**Ian Cummins, CIPFA,**

Director of Finance and Procurement  
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METRO MAYOR & COMBINED AUTHORITY



**Steve Rotheram**

Mayor of the Liverpool City Region

Being a member of the Liverpool City Region means that Knowsley residents can reap the benefits of devolved, local leadership – capturing opportunities that may previously have been out of reach and accessing funding only obtainable to areas with Combined Authority status.

As your elected Mayor, Steve Rotheram is committed to building a fairer, more equal future for the 1.6 million people who call our area home, where no one is left behind. In what has been an incredibly challenging year for many households, Mayor Rotheram has made it his priority to ensure that families in our area feel protected from the worst impacts of the cost-of-living crisis.

Putting our residents first, the Mayor is **freezing the Mayoral precept for the fourth year running so that households in Knowsley will continue to pay the lowest rates in the country.** In accordance with the Liverpool City Region Combined Authority's (Finance) Order 2017, the Mayor is seeking to set a precept for 2023/24 of £19 per Band D property. **Most council tax payers across the city region will pay a Band A Council Tax rate of £12.67 per year – around £1.05 per month.**

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

To date thousands of our most vulnerable families have been helped to save hundreds of pounds a month on their energy bills as a result of the Mayor Rotheram's £60m retrofitting programme – with many families given a chance to get on the property ladder in quality, affordable homes as a result of his Brownfield Land Fund.

The Mayor's interventions have created more than 10,000 new jobs and 7,000 apprenticeships, with more than £50m invested in local schools and colleges including, and hundreds of long-term unemployed people supported through Households into Work.

Supporting the local economy and jobs, there has been investments of £15m towards the redevelopment of Kirkby Town Centre and £10.5m towards Shakespeare North Playhouse in Prescot, alongside supporting Ford Halewood to secure a £125m investment that will see 70% of all Ford EV units sold in Europe built here in the region.

The Mayor wants to build an integrated London-style public transport network that makes it cheaper, faster, cleaner and more reliable to get around – starting with the cost of a single adult bus journey being cut to just £2 and unlimited bus travel for under 18s (My Ticket) capped at £2.20 a day for the next two years.

Alongside proposals to improve the region's bus network, giving local leaders greater say over fares, routes and timetables, there has been multi-million pound investment in new publicly-owned hydrogen buses which will begin to operate on the 10A route in 2023 – with ambitious plans for further investment in a zero emission bus fleet.

The Combined Authority has invested £80m into Headbolt Lane train station in Kirkby as part of the Mayor's Merseyrail for All pledge to connect historically underserved areas to the rest of our transport network. Kirkby will be the first area serviced by our new £500m publicly owned trains.

Ensuring the next generation inherits a greener, cleaner Liverpool City Region is a key priority for the Mayor – under his plans, we will hit net zero carbon by 2040 at the latest, at least a decade before national government targets. Our pioneering work on Mersey Tidal Power, which has the potential to generate enough renewable energy to power 1m homes and create thousands of local jobs and training opportunities, will have a big role to play in helping our city region hit its targets.

<b>2022/23 £'000</b>		<b>2023/24 £'000</b>
205,569	Gross Expenditure	231,186
(96,426)	Income and Specific Grants	(116,655)
(99,352)	Income from Levy	(102,283)
(1,909)	Contributions from Reserves	(4,190)
<b>7,882</b>	<b>Council Tax Requirement</b>	<b>8,058</b>
414,832	Tax Base	424,133
<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 2022/23</b>	<b>205,569</b>
Net Change in Revenue Grant Funded Activity	17,856
Inflationary Pressures	8,643
Increase in Transport Contractual Costs	1,658
Savings Identified	-5,616
Increase in Net Debt Servicing Cost	3,076
<b>Gross Expenditure 2023/24</b>	<b>231,186</b>

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

## Transport Funding

The Liverpool City Region Combined Authority'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 2023/24 for each of the Merseyside Councils within the Liverpool City Region Combined Authority is:

<b>Transport Levy 2022/23 £'000</b>		<b>Transport Levy 2023/24 £'000</b>
10,563	Knowsley	11,138
34,669	Liverpool	34,821
19,111	Sefton	20,102
12,545	St Helens	13,180
22,464	Wirral	23,042
<b>99,352</b>		<b>102,283</b>

Please note that, for historical and legal reasons, Halton Borough 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 Liverpool City Region Combined Authority which will be £3.3m for 2023/24.

**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 technology, we aim to make sure as much waste as possible is sustainably managed. Our Energy from Waste facility in Wilton diverts the majority 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, 36.6% 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 fighting climate change.

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

### Financial Summary

	2022/23 £m	2023/24 £m
Total Net Expenditure	82.115	82.373
Contribution to reserves	0	0
Total Requirement	82.115	82.373
Use of Reserves	-3.126	-3.480
Levy	78.989	78.893
Levy per head (Merseyside)	<b>£55.07</b>	<b>£55.43</b>

The Levy for Knowsley Council for 2023/24 will be £8,654,320.

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) / [www.zerowastelcr.com](http://www.zerowastelcr.com)

## 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 £0.225m in 2023/24 compared to £0.218m in 2022/23. The figures are subject to final confirmation.

## Environment Agency Levy

### The Council Tax (Demand Notices) (England) Regulations 2011.

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>2022/23</b>	<b>2023/24</b>
	<b>'000s</b>	<b>'000s</b>
Gross Expenditure	£103,714	£125,035
Levies Raised	£4,283	£4,412
Total Council Tax Base	2,208	2,248

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 3%.

The total Local Levy raised has increased from £4,283,391 in 2022/23 to £4,411,893 for 2023/24.

## 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>68.058</b>	<b>9.781</b>	<b>3.440</b>	<b>0.738</b>	<b>82.017</b>
	% increase in Council Tax Bill:					
	- Knowsley Council	2.99				
	- Adult Social Care Precept	2.00				
	- Total % increase	4.99	6.33	5.98	0	7.67
Valuation Band	Range of values					
<b>A</b>	Up to and including £40,000	1,168.78	167.98	59.07	12.67	1,408.50
<b>B</b>	£40,001 - £52,000	1,363.59	195.98	68.92	14.78	1,643.27
<b>C</b>	£52,001 - £68,000	1,558.38	223.97	78.76	16.89	1,878.00
<b>D</b>	£68,001 - £88,000	1,753.18	251.97	88.61	19.00	2,112.76
<b>E</b>	£88,001 - £120,000	2,142.77	307.96	108.30	23.22	2,582.25
<b>F</b>	£120,001 - £160,000	2,532.37	363.96	127.99	27.44	3,051.76
<b>G</b>	£160,001 - £320,000	2,921.96	419.95	147.68	31.67	3,521.26
<b>H</b>	Over £320,000	3,506.36	503.94	177.22	38.00	4,225.52

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
	£	£	£	£	£
A	33.77	59.91	76.71	59.11	58.95
B	39.40	69.90	89.50	68.96	68.78
C	45.03	79.88	102.28	78.81	78.60
D	50.66	89.87	115.07	88.66	88.43
E	61.92	109.84	140.64	108.36	108.08
F	73.18	129.81	166.21	128.06	127.73
G	84.43	149.78	191.78	147.77	147.38
H	101.32	179.74	230.14	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)

### Council Tax – Discretionary Fund

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.

### Council Tax – Government Funding

The Government has allocated funding that will reduce Council Tax bills for current working age and pension age Council Tax Reduction (CTR) recipients by up to £25.

Where a taxpayer's liability for 2023/24 is, following the application of CTR, less than £25, then their liability will be reduced to nil.

Where a taxpayer's liability for 2023/24 is nil, no reduction to the Council Tax account will be available.

**There is no need for any recipient of CTR to make a separate claim for a reduction under this scheme, the discount will be automatically applied to the Council Tax account.**

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 [www.knowsley.gov.uk](http://www.knowsley.gov.uk) or scan the QR code



- 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 bulky waste collection, taxi vehicle test, a birth/death registration appointment, a pest control visit
- To view your council tax account, create a council tax direct debit, apply for a school place, view your housing benefit/council tax reduction information, upload evidence in support of a claim
- 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

**Online Chat** <https://www.knowsley.gov.uk/contact-us>

### **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, an appointment can be made, and you will be seen in your 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	10am-5pm (subject to change)
Thursday	10am-5pm (subject to change)
Friday	10am-5pm
Saturday	10am-1pm
Sunday	Closed

All our Libraries offer PC access to online services with support available from our Digital Buddies

## 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  
Municipal Building  
Archway Road  
Huyton  
Liverpool  
L36 9UX

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  
Municipal Building  
Archway Road  
Huyton  
Liverpool  
L36 9UX

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 – [locations and contact details](#). 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 including support with debt and benefit advice, details of national services such as Stepchange, and help with food and fuel if you are in an emergency situation.

You can also call the council's dedicated Financial Advice line on 0151 443 3300. If you are worried about the cost of living, speak to an advisor for 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 – [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 advice services including support with debt and benefit advice, details of national services such as Stepchange, and help with food and fuel if you are in an emergency situation.

You can also call the council's dedicated Financial Advice line on 0151 443 3300. If you are worried about the cost of living, speak to an advisor for 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.org](http://www.nationaldebtline.org) or call 0808 808 4000 for more information.

### **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 loan from 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.

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

### **Mental Health Crisis Support**

If you (or someone you know) are in mental health crisis and no longer feel able to cope or be in control of your situation and need urgent help, you can call the NHS Mental Health crisis line. NHS staff will then support you to get the help that you need.

Available 24/7, for people of all ages, including children and young people.

**Call freephone 0800 051 1508**