

# **KNOWSLEY METROPOLITAN BOROUGH COUNCIL**

## **Budget Summary**

**2018 / 2019**



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## KNOWSLEY COUNCIL'S 2018/19 BUDGET

As a result of continued cuts to Knowsley's funding, the Council has had to make cuts in its budget of over £100m since 2010. Knowsley has been one of the hardest hit Councils in the country in terms of the Government's funding cuts, and has had to make big changes to the way in which it provides services – by changing the way we do things, cutting jobs, reducing the frequency of services and in some cases stopping doing things altogether.

The Government is planning to withdraw the majority of Knowsley's grant funding by 2020, so the Council has to do all it can to generate more income locally through Council Tax and Business Rates. Taking a positive approach to securing economic growth is the only way that the Council can continue to provide the services that our residents rely on.

Since 2010 the Knowsley local economy has grown on average by 5.8% each year, around three times better than the City Region growth rate. In the last 4 years, the number of businesses in Knowsley has increased by almost a third - the highest increase across the whole of the Liverpool City Region. In that same period, an additional 6,000 jobs have been created in Knowsley. The current unemployment rate in Knowsley is the lowest it has been for a decade. There are also 35 housing sites currently under construction and over 4,000 extra homes will be created in Knowsley between now and 2022.

All of this economic growth is aimed at protecting key public services from the cuts being imposed by the national Government. The Council will have to continue to implement its three-year programme of savings that were approved last year (including almost £3m of savings to be implemented in 2018/19), but the economic growth means that despite facing new budget pressures in 2018/19, the Council does not need to find any additional savings in order to deliver a balanced budget next year. The Council will also ensure that its limited resources are allocated where the need for support is greatest and will continue its planned and phased approach to any service reductions.

The new pressures being faced by the Council are particularly significant in Adult Social Care – where the cost and demand for services continues to increase. The Government is encouraging Councils to raise Council Tax to cover the shortfall by setting an Adult Social Care Precept of 3%. While these additional resources will help, there will still be a significant budget shortfall in Social Care over the coming years. This is a national issue that councils will be unable to fund locally and requires a longer term Central Government funding solution.

The budget for 2018/19 also includes new, permanent investment of £0.770m in Children's Social Care and a one-off investment of £1.750m in the first phase of the regeneration of Huyton Village Centre. In order to help fund those new investments and protect key services, Knowsley's Council Tax will be increased by 2.99%, in addition to the specific Adult Social Care precept of 3% to support vulnerable adults.

## Your Council Tax

In 2018/19 Knowsley Council's charge for most households in the Borough (those in Band A) will be £892, with a further £70 specifically to help fund permanent investment in Adult Social Care services.

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

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

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

Further information on the Council's budget can be found on the 'Your Council' pages of the Council's web site ([www.knowsley.gov.uk](http://www.knowsley.gov.uk))

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

# Knowsley's Revenue Budget 2018/19

	2018/19 Net Expenditure £m	2017/18 Net Expenditure £m
<b>Services provided directly by the Council</b>		
Adult Social Care	47.642	47.989
Children's Social Care	20.523	21.881
Customers and Employees	4.658	4.485
Early Help	4.487	4.006
Economic Development	0.362	0.591
Education Improvement and Inclusion	4.528	3.754
Governance	2.223	2.127
Neighbourhoods	5.583	5.592
Executive Management Team	2.678	0.357
Policy and Partnerships	2.039	1.800
Public Health and Wellbeing	3.103	2.683
Regeneration and Housing	7.712	7.860
Finance and Exchequer Services	0.186	0.865
Safeguarding and Quality Assurance	1.534	1.533
<b>Total</b>	<b>107.258</b>	<b>105.523</b>
<b>Other council budgets</b>		
Treasury Management	4.676	3.753
Council-wide Budgets	5.761	6.392
Inflation and Contingency Budgets	22.105	13.529
Use of Reserves	(2.592)	(4.007)
<b>Total</b>	<b>29.950</b>	<b>19.667</b>
<b>Total budget for services provided by Knowsley Council</b>	<b>137.208</b>	<b>125.190</b>
<b>Charges for services provided by other bodies (Levies)</b>		
Liverpool City Region Combined Authority (Transport Levy)	10.032	9.984
Waste Disposal Authority (estimate)	7.359	7.124
Coroners Service	0.196	0.192
Environment Agency (Flood Defence)	0.065	0.063
Probation Service (estimate)	0.006	0.006
<b>Total</b>	<b>17.658</b>	<b>17.369</b>
<b>Knowsley Council's total revenue budget requirement</b>	<b>154.866</b>	<b>142.559</b>
<b>Government formula grant funding received by the Council</b>	(104.264)	(96.171)
<b>Amount of Knowsley Council's budget to be funded from council tax</b>	<b>50.602</b>	<b>46.388</b>
<b>Police and Crime Commissioner precept</b>	6.246	5.659
<b>Fire &amp; Rescue Authority precept</b>	2.687	2.535
	<b>8.933</b>	<b>8.194</b>
<b>Total amount to be funded from Council Tax</b>	<b>59.535</b>	<b>54.582</b>

<b>Council Tax Bills</b> <b>(Amount per "Band A" property)</b>	<b>Knowsley Council</b> £	<b>Police and Crime Commissioner</b> £	<b>Fire and Rescue Authority</b> £
2017/18	906.98	110.65	49.56
2018/19	961.30	118.65	51.04
Increase (%) *	<b>5.99%</b>	<b>7.23%</b>	<b>2.99%</b>

**\*Note:** To give an indication of how your council tax bill has changed, the percentage change between the previous year and current year is detailed on the front of your Council Tax bill. This enables you to see which of the precepting authorities are responsible for changes to the overall charge you have to pay. On your bill these changes have to be shown rounded to one decimal place – so the increases for the major preceptors (Merseyside Police and Crime Commissioner and Merseyside Fire and Rescue Service) appear as 7.2% and 3.0% respectively. The actual increases are shown above.

## **KNOWSLEY'S MAJOR PRECEPTORS**

Your Council Tax Bill includes a “precept” for the budget requirements of the Police and Crime Commissioner for Merseyside and the Merseyside Fire & Rescue Authority. Statements regarding the 2018/19 Budget and Precept are set out below.

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



I have a statutory duty to ensure an efficient and effective police service is delivered by the Chief Constable on behalf of the public. Similarly I have a responsibility to produce an annual budget, including setting the council tax precept requirement for the Police Service on Merseyside. The council tax precept requirement provides the balance of funding not covered by government grant and is raised entirely and only for the police service.

Setting the budget is never an easy task, but this year was particularly challenging. While the government recognised the need for additional resources for policing, they once again failed to provide it. Instead, they made it clear that local people should be asked to contribute more. I therefore had no choice other than to ask the public to support an increase in the police precept. I am pleased that over 75% of those who responded to my budget consultation did so. Consequently, with the help of the Chief Constable I have been able to set a balanced budget for 2018/19. In doing so the Chief Constable has identified savings of £7.0m, I have had to raise the precept by the maximum allowable, resulting in an additional £4.4m of precept income, and I plan to utilise £0.6m of reserves. In council tax terms the new precept is £118.65 per property per year at Band A and £177.97 at Band D, an increase of £8.00 and £12.00 respectively on the 2017/18 levels.

The Chief Constable has had to reduce the number of budgeted police officer posts by 111 compared to 2017/18. If I had not increased the precept by the maximum allowable the Chief Constable would have been forced to cut a further 87 Police Officer posts, a potential total loss of 198 police posts.

Despite balancing the budget in 2018/19 there still remains a very significant financial and policing challenge for the Police Service in the years ahead. Consequently, I am working closely with the Chief Constable to continuously review activity across all areas of police business, ensuring Merseyside has the most resilient and effective force possible within the budget available to us.

**Rt Hon Jane Kennedy**

**Police and Crime Commissioner for Merseyside**

#### **Contact Us**

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

**POLICE AND CRIME COMMISSIONER BUDGET**

<b>2017/18</b>		<b>2018/19</b>	
<b>£m</b>		<b>£m</b>	
<b>315.792</b>	<b>GROSS EXPENDITURE</b>	<b>320.544</b>	
(1.811)	Income	(2.655)	
(5.541)	Specific Government Grants	(4.637)	
<b>308.440</b>	<b>NET OPERATING EXPENDITURE</b>	<b>313.252</b>	
(0.150)	Contribution from Reserves	(0.150)	
<b>308.290</b>	<b>NET BUDGET REQUIREMENT</b>	<b>313.102</b>	
			<u>proportion:</u>
(120.756)	Less: Police General Grant	(120.756)	38.6%
(111.263)	DCLG Formula Funding	(111.263)	35.5%
(14.103)	Local Council Tax Support Grant	(14.103)	4.5%
(1.538)	Legacy Council Tax Freeze Grant	(1.538)	0.5%
(0.795)	Collection Fund Surplus	(0.479)	0.2%
<b>(59.835)</b>	<b>COUNCIL TAX REQUIREMENT</b>	<b>(64.963)</b>	20.7%
<b>360,517</b>	<b>Tax base</b>	<b>365,022</b>	
<b>£165.97</b>	<b>Band D Equivalent</b>	<b>£177.97</b>	
<b>£3.17</b>	<b>Increase in Band D Equivalent</b>	<b>£12.00</b>	<b>7.23%</b>

**Why has the Gross Expenditure Changed?**

	<b>£m</b>
<b>GROSS EXPENDITURE 2017/18</b>	<b>315.792</b>
Net Committed Growth	2.366
Recruitment of 20 Additional Firearms Officers	1.300
Pay and Prices Inflation	5.406
Cost of 1% Non-consolidated 2017 Pay Award	2.700
Removal of Previous Years One-off Commitments	(1.789)
One-off Commitments for 2018/19	1.785
Merseyside Police Savings	(7.016)
<b>GROSS EXPENDITURE 2018/19</b>	<b>320.544</b>

**Why has the Council Tax Requirement Changed?**

	<b>£m</b>
<b>COUNCIL TAX REQUIREMENT 2017/18</b>	<b>59.835</b>
Increase in Tax base	0.748
Increase in Band D Equivalent	4.380
<b>COUNCIL TAX REQUIREMENT 2018/19</b>	<b>64.963</b>

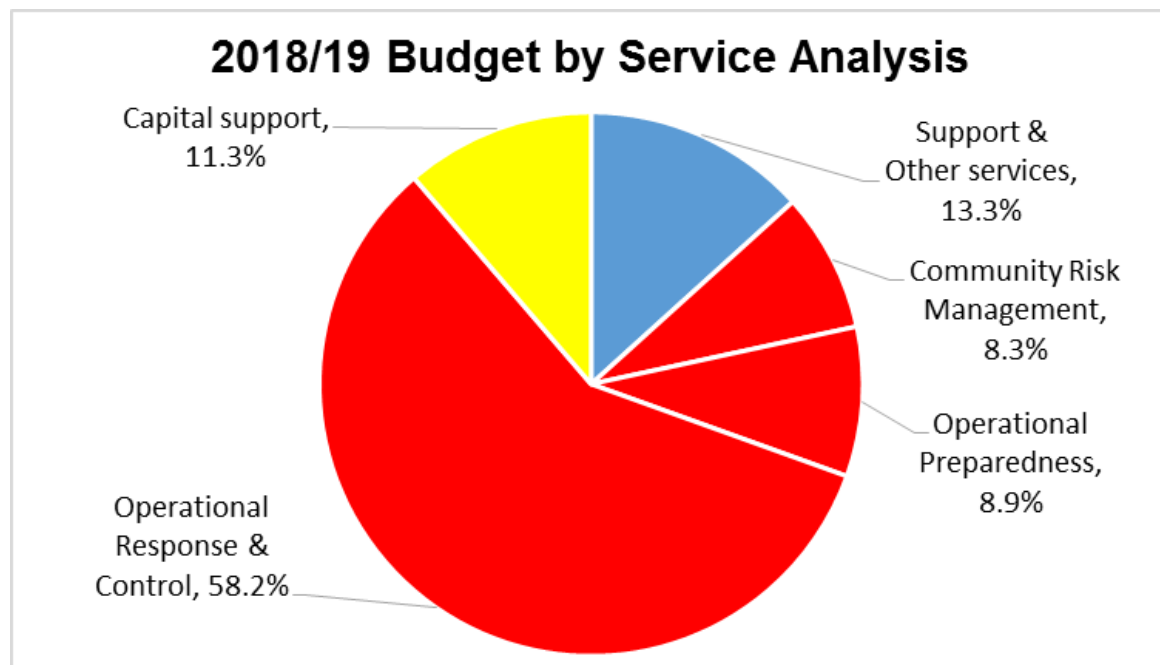
## MERSEYSIDE FIRE & RESCUE AUTHORITY

### PRECEPT INFORMATION 2018/19

Historically the Authority has relied upon Government grants to fund a significant proportion of its revenue budget (over 63% in 2010/11). In 2010 the Government announced an austerity plan to reduce national debt and manage the crisis in public finances. The plan incorporated significant reductions in Government grants paid to fire and rescue authorities. Compared to 2010/11 the Authority's 2018/19 Government grant support has been cut by £15.5m or nearly 50% in real terms and further grant reductions have been announced up to 2019/20.

After taking into account unavoidable future cost pressures and the impact of the reduction in the Government grants the Authority identified an £11m financial challenge for the period 2016/17 to 2019/20. In 2016 the Authority approved a four year financial plan (2016/17 – 2019/20) that would deliver the £11m saving by 2019/20. The plan was prepared on the basis that the Authority's priority is to minimise the impact of grant reductions on frontline services by cutting management, technical and support costs in the first instance. In determining the saving options the Authority, after identifying £9.1m from technical and support areas, was left with no alternative but to find £1.9m savings from operational response. The 2018/19 approved budget will deliver the £11m required savings by 2019/20 although some small self-balancing adjustments were required within the £9.1m non-operational savings and technical assumptions.

Approximately 75% of the budget remains committed to delivering operational response and preventative services as these functions have been recognised as priority areas by the public following extensive consultation.



As a consequence of the financial challenge facing the Authority it must adhere to its approved financial plan and increase council tax by just below 3% (the maximum allowable



without holding a public referendum). The Band D Council Tax is therefore now £76.56. Most council taxpayers in Merseyside will pay Band A Council Tax of £51.04 about 14p per day towards their Fire and Rescue Service.

The Authority has set a budget of £59.701m for 2018/19, £0.2m higher than that in 2017/18. The main changes between this year's budget and last year's are:-

Reductions in support service, management & other costs	(£0.2m)
Unavoidable cuts in front line staffing	(£0.9m)
Forecast inflation and cost increases	<u>£1.3m</u>
	<u>(£2.0m)</u>

The Authority has issued a precept on the five Merseyside District Councils of £27.946 million, which is equivalent to a Council Tax of £76.56 for a Band D property. Knowsley's contribution to expenditure financed by precept is £2.687 million, which represents 10% of the total precept.

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

<b>2017/18</b>		<b>2018/19</b>
<b>£'000</b>		<b>£'000</b>
77,181	Gross Expenditure	75,269
-9,732	Net Contribution from Reserves	-4,802
<u>-7,959</u>	Income & Specific Grants for services	<u>-10,766</u>
59,490	Budget Requirement	59,701
-221	Collection Fund & Business Rates Surplus	-336
<u>-32,468</u>	Government Grant & Business Rate Funding	<u>-31,419</u>
<u>26,801</u>	<b>Council Tax Requirement</b>	<u>27,946</u>
360,517	<b>Tax-base</b>	365,022
<b>£74.34</b>	<b>Band D Equivalent</b>	<b>£76.56</b>

### **Contact Us**

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

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

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

## PARISH AND TOWN COUNCIL PRECEPTS

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

Gross Expenditure Budget				Precept		
	2017/18	2018/19	Increase + / - decrease	2017/18	2018/19	Increase + / - decrease
	£	£	%	£	£	%
Halewood	429,267	454,910	+5.97	355,934	372,403	+4.63
Whiston	255,275	255,760	+0.19	226,294	236,161	+4.36
Knowsley	322,001	281,569	-12.56	261,741	265,194	+1.32
Prescot	282,598	274,261	-2.95	230,303	235,230	+2.14
Cronton	26,731	26,074	-2.46	21,252	21,888	+2.99

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

**Halewood Town Council:** As anticipated, due to yet more cuts by Central Government, having lost £75,000 over the last five years, we no longer receive any Council Tax Support Grant. Nevertheless as Council of the Year 2017, Members of Halewood Town Council remain strongly committed to improving services for our community.

Reluctantly therefore, even though in total terms our precept income will fall by £11,000, the Town Council has resolved to increase the precept in 2018/19 by 2%; the equivalent of an extra £1.41 per year at Band D.

This increase, a little over 2.5 pence per week, sees Halewood still with the lowest level of Town Council precept in Knowsley and despite the cuts, will enable the Town Council to continue to provide high quality services for the residents of the Township. Further information is available at [www.halewoodtowncouncil.gov.uk](http://www.halewoodtowncouncil.gov.uk).

**Whiston Town Council:** The Town Council is facing challenging times seeing a reduction in properties and loss of Borough Council grant for 2018/19. Due to good financial planning the Town Council reserves are sufficient to meet the shortfall for the coming financial year.

**Knowsley Town Council:** The Town Council provides facilities for use by the Community in Stockbridge Village and Knowsley Village. The Town Council is also responsible for the maintenance of several woodland sites and public open spaces within the township. The Town Council continues to provide considerable support for a variety of community

recreational activities. The Town Council has committed funding to three capital projects to be completed over the next few years. £70,000 has already been committed towards a playground in the Hillside area of the township and the remainder of the capital reserves will be used to refurbish Town Council owned facilities. Refurbishment of the Bob Whiley Community Centre has now commenced and will result in the building being brought up to standard and will allow for increased capacity for use by the community.

The Town Council has always been committed to offering its facilities at much reduced rates of hire to community organisations and will hopefully continue in future years. The Town Council has awarded grants and sponsorship funding to a large number of local community groups throughout the years and will continue with this support.

As in previous years, the Town Council sponsored the provision of a free shuttle bus for residents to attend the Knowsley Flower Show, as well as sponsoring the junior classes and the vegetable classes at the show. The Town Council has also sponsored two local youths taking part in the Dallas Cup Football Tournament 2018.

The precept demand for 2018/19 has not been increased despite the loss of £43,885 funding from the Local Council Tax Support Scheme grant. The loss of this grant has been absorbed through budgetary savings and the use of balances.

**Prescot Town Council: Places its residents at the heart of its decisions and strives to provide the best quality service available from a Town Council.**

The Town Council's commitment to quality services remains its highest priority. However continuing cuts to our funding have forced us to cut investment in some areas. In spite of these cuts the Town Council remain resolute to its commitment and have managed to maintain budgets that will continue to develop and enhance its outdoor facilities. The future of some of these facilities is subject to change, as KMBC develops a business case for the creation of a charitable trust to manage the borough's green spaces – which could include Parks that are currently under the keeping of the Town Council. This year's budget sees a commitment of £35,250 allocated to the maintenance and development of public open space and outdoor provision. The budget also sees a provision of £19,000 for the Town Council's events programme and community fund. Prescot remains the only town in Knowsley with an events programme of this type. The Prescot Carnival is one of the largest events in Knowsley, located on King George V Memorial Playing Fields Prescot (known locally as Brown's Field) the event easily engages with over 5,000 residents throughout the day, with many of the attractions completely free of charge. The Town Council are also responsible for Prescot's Christmas Lights, the Switch on Event and Prescot's Armistice Day Remembrance Service. In addition to the community fund the Town Council will be making annual contributions to the maintenance of the Town Clock (at St Mary's Church) and Prescot Festival. Application forms for the community fund are available online at <http://www.prescot-tc.gov.uk/grants-awards/>. Prescot Town Hall continues to provide a range of services accommodating all ages and requirements. Further details on the full range of activities on offer can be found on our website at <http://www.prescot-tc.gov.uk/>.

**Explanatory note regarding the Precept Freeze:**

The Town Council once again suffered a considerable loss of funding as the Council Tax Support Scheme Grant (CTSSG) passed onto the Council by KMBC was completely scrapped this year, meaning the Town Council lost another £22,115 (around 8% of its total

budget) which on the back of last three year's cuts, this effectively took the total annual loss in funding to circa £67,000. The loss of the CTSSG means the Town Council are solely reliant on its precept and operating incomes to fund its activities, it does not receive any central government funding to provide services. Losses in funding of this magnitude make it very difficult to retain the high levels of service the Town Council provides; however, the Town Council are also aware that every other public service affecting Prescot residents have increased their charges for the services they provide. Therefore, the Town Council have agreed to partially compensate for the loss funding by utilising some of its reserves, therefore enabling continued service whilst not increasing the costs place on its residents.

**Cronton Parish Council:** In the years 2016/17 and 2017/18 the Parish Council did not increase the precept. It was necessary to use some of the reserves to maintain services provided to the community. These include grants for the Pasture drainage project, local community groups, the use of the council offices free of charge for local activities and the Christmas celebrations involving both village schools. The Parish Council is committed to continuing these services and many others but has decided it is necessary to increase the precept by 3% in order for our work to continue without detriment to the community, despite the discontinuance of the Council Tax Reduction Scheme Grant for the Parish Council. It is hoped that the amount of money budgeted for grants can be increased to help local groups deal with inflationary pressures on their activities.

It is good practice and in keeping with government guidelines for the Parish Council to maintain a healthy financial reserve. The increase in the precept will enable the council to start to re-build the reserves to an acceptable level.

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

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

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



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

Using the latest technologies we aim to make sure as much waste as possible is sustainably managed. Our 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 persuade 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. Together with our Council partners we're making steady progress. Last year, 43% of Merseyside's household waste was re-used, recycled and composted. You can read more about our Sustainability, Accountability and Deliverability on [www.merseysidewda.gov.uk](http://www.merseysidewda.gov.uk).

### **Financial Summary**

	<b>2017/18</b>	<b>2018/19</b>
	<b>£'000</b>	<b>£'000</b>
Gross Expenditure	74,404	72,761
Landfill Tax	0	0
Total Net Expenditure	74,404	72,761
Contribution to Reserves	0	0
Total Requirement	74,404	72,761
Use of Reserves	(8,813)	(1,267)
Levy	65,591	74,494
<b>Levy per head</b>	<b>£46.91</b>	<b>£51.14</b>

The Levy for Knowsley Council for 2018/19 will be £7,360,000.

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

Merseyside Recycling and Waste Authority  
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.recycleformerseysideandhalton.com](http://www.recycleformerseysideandhalton.com)

## LIVERPOOL CITY REGION COMBINED AUTHORITY

### Budget Statement 2018/19

The Liverpool City Region Mayoral Combined Authority consists of the Metro Mayor, Steve Rotheram, alongside the six constituent Local Authorities of the Liverpool City Region.

Its function is to coordinate the delivery of economic growth across the City Region, with particular responsibility for economic development, employment and skills, housing and transport.

This is the first budget set by Steve Rotheram and reflects the Mayor's ambitions to create a fair, green and connected City Region that works for all of its residents.

### Transport Funding

The Combined Authority provides resources to facilitate the delivery of transport activities within the City Region. This is funded through a series of transport levies across each of the six Councils.

It funds the provision of transport services delivered by Merseytravel from a charge to each of the Merseyside Councils which is presented in the following table.

### Transport Levy 2018/19

	<b>Transport Levy 2017/18 £000</b>	<b>Transport Levy 2018/19 £000</b>
Knowsley	10,045	10,032
Liverpool	32,660	32,869
St Helens	12,120	12,107
Sefton	18,677	18,605
Wirral	21,899	21,786
<b>Total</b>	<b>95,400</b>	<b>95,400</b>

Halton Council provides transport activities directly within its boundaries and this is funded through a differential transport levy which will be £3.1m for 2018/19.

### Other Activities

The Mayoral Combined Authority is responsible for managing an investment programme of over £1bn over the coming years which is directly associated with additional funding attracted to the City Region through its devolution deal and the election of the

Metro Mayor.

In order to ensure that this programme delivers improvements in the City Region's economy the Combined Authority has to identify certain running costs for 2018/19. The budget that is associated with exercising the City Region's new Mayoral powers for 2018/19 will be £6.2m.



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

Director of Corporate Services Liverpool City Region  
Combined Authority



**Steve Rotheram**  
Metro Mayor Liverpool City Region Combined Authority



## Coroners Service Levy

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

Knowsley Coroners Service has budgeted for a charge to the council of £0.196m in 2018/19 compared to £0.192m in 2017/18. 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>2017/18</b>	<b>2018/19</b>
	<b>'000s</b>	<b>'000s</b>
Gross Expenditure	£52,939	£59,769
Levies Raised	£3,861	£3,938
Total Council Tax Base	2,077	2,110

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

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

The total Local Levy raised has increased from £3,860,675 in 2017/18 to £3,937,888 for 2018/19.

## **COUNCIL TAX DEMAND NOTICE - ADDITIONAL INFORMATION**

### **Precept for Adult Social Care 2018/19**

The Secretary of State for Communities and Local Government has made an offer to adult social care authorities. ("Adult social care authorities" are local authorities that have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London and the Council of the Isles of Scilly.)

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

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

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

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

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

So, for example, in a situation where the local authority charged £24.92 for the precept in 2016/17, £38.87 in 2017/18 and a further £40.81 in 2018/19, the precept would show on the demand notice for 2018/19 as £104.60.



## Knowsley MBC Adult Social Care Cumulative Precepts

	Adult Social Care Charge by Council Tax Band							
	A	B	C	D	E	F	G	H
<b>Adult Social Care Charge 2016/17</b> (2% of 2015/16 Council Tax figure)	16.62	19.38	22.15	<b>24.92</b>	30.46	36.00	41.54	49.84
<b>Adult Social Care Charge 2017/18</b> (3% of 2016/17 combined Council Tax and Adult Social Care figure)	25.91	30.23	34.55	<b>38.87</b>	47.51	56.14	64.78	77.74
<b>Adult Social Care Charge 2018/19</b> (3% of 2017/18 combined Council Tax and Adult Social Care figure)	27.20	31.75	36.28	<b>40.81</b>	49.87	58.95	68.01	81.62
<b>Combined Adult Social Care Charge (as displayed on 2018/19 demand)</b>	69.73	81.36	92.98	<b>104.60</b>	127.84	151.09	174.33	209.20

### 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 overleaf 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	Totals
	<b>Net requirement £m</b>	<b>50.602</b>	<b>6.246</b>	<b>2.687</b>	<b>59.535</b>
	% increase in Council Tax Bill:				
	- Knowsley Council	2.99			
	- Adult Social Care Precept	3.00			
	- Total % increase	5.99	7.23	2.99	
<b>Valuation Band</b>	<b>Range of values</b>				
<b>A</b>	Up to and including £40,000	961.30	118.65	51.04	1,130.99
<b>B</b>	£40,001 - £52,000	1,121.52	138.42	59.55	1,319.49
<b>C</b>	£52,001 - £68,000	1,281.74	158.20	68.05	1,507.99
<b>D</b>	£68,001 - £88,000	1,441.95	177.97	76.56	1,696.48
<b>E</b>	£88,001 - £120,000	1,762.38	217.52	93.57	2,073.47
<b>F</b>	£120,001 - £160,000	2,082.82	257.07	110.59	2,450.48
<b>G</b>	£160,001 - £320,000	2,403.25	296.62	127.60	2,827.47
<b>H</b>	Over £320,000	2,883.90	355.94	153.12	3,392.96

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

Valuation Band	Cronton	Halewood	Knowsley	Prescot	Whiston
	£	£	£	£	£
<b>A</b>	32.43	47.95	71.93	53.03	50.82
<b>B</b>	37.83	55.94	83.91	61.87	59.29
<b>C</b>	43.24	63.93	95.90	70.71	67.76
<b>D</b>	48.64	71.92	107.89	79.55	76.23
<b>E</b>	59.45	87.90	131.87	97.23	93.17
<b>F</b>	70.26	103.88	155.84	114.91	110.11
<b>G</b>	81.07	119.87	179.82	132.58	127.05
<b>H</b>	97.28	143.84	215.78	159.10	152.46

**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 and 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 50%. 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 tax payer is required to live elsewhere in job-related accommodation because of the terms and conditions of their employment, for example, a caretaker, minister of religion or a member of the armed services. This does not apply to a second home that you are renting because living there is convenient for work.
- The second home is a pitch occupied by a caravan or a mooring occupied by a boat.
- A planning restriction on the second home prevents occupancy for a continuous period of at least 28 days in a year.

## 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, or to apply for a disabled reduction, 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 31 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. Visit [www.knowsley.gov.uk/residents/council-tax](http://www.knowsley.gov.uk/residents/council-tax) for more information.

## Contact Customer Services

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

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

You can use 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, pot-holes, 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

## Visiting in person, or for assistance with Council Tax, Council Tax Reduction enquiries or to make a payment

The Council's Contact Centre and One Stop Shops listed below will be pleased to assist with your enquiry. You can also make a payment at any of the One Stop Shops or a card payment by calling 0151 443 4476.

### Contact Centre

**Council Tax:** Telephone 0151 443 4476

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

**The Contact Centre opening times are:**

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

**One Stop Shop opening times (for access and support to online services) are also**

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



**If you need to speak to an advisor in a One Stop Shop, they are available during the following times:**

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

### One Stop Shops

<b>Halewood</b>	The Halewood Centre, Roseheath Drive, Halewood, L26 9UH
<b>Huyton</b>	Huyton One Stop Shop, Municipal Buildings, Archway Road, Huyton, L36 9YU
<b>Kirkby</b>	The Kirkby Centre, Norwich Way, Kirkby, L32 8XY
<b>Prescot</b>	The Prescot Centre, Prescot Shopping Centre, Aspinall Street, Prescot, L34 5GA

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

<b>Emergencies outside of normal office hours</b> (Contact Centre hours, as above)	0151 489 6000
<b>Highways</b> (Footways & Street Lighting)	0151 443 3100
<b>Knowsley Housing Trust (KHT)</b> (Repairs)	0500 96 96 94
<b>Homelessness</b>	0800 694 0280
<b>Social Services</b>	0151 443 2600

### **Other Key service numbers:**

<b>Environmental Services</b> (bin collections, street cleaning, pest control, bulky item collections and clinical waste collection)	0151 443 2400
<b>Planning Enquiries</b>	0151 443 2381
<b>Building Control, Highways and Dangerous Buildings</b>	0151 443 2380
<b>Elections</b>	0151 443 2222
<b>Knowsley Emergency Support Scheme</b>	0800 408 2014 <b>or</b> 0151 443 3200
<b>Financial Advice Line</b>	0151 443 3300
<b>Environmental Health, Consumer Protection and Licensing</b>	0151 443 2300
<b>Registrars</b>	0151 443 2900
<b>General Enquiries</b>	0151 489 6000
<b>Education General Enquiry</b>	0151 443 3232
<b>Home to School Transport</b>	0151 443 2500

## Comments, compliments and complaints

To contact us:

- Complete the online form at <https://secured.knowsley.gov.uk/haveyoursayform>;
- For feedback regarding Adult and Children Services you can also telephone 0151 443 3231;
- Write to: Customer Liaison Team, Knowsley Council, Huyton Municipal Building, Archway Road, Huyton, L36 9UX; or
- Pass your written comments to a member of staff at a One Stop Shop.

## Customer Care Policy

Knowsley Council is committed to delivering a good level of service to all of its customers and this policy sets out the standards of customer service that you can expect the Council to deliver.

[Download a copy of the customer care policy](#)

## DATA PROTECTION

### Council Tax Privacy Notice

#### **Who will own my data once I submit it?**

Knowsley Metropolitan Borough Council

#### **Why do you need my information?**

We need your information to:

- Determine who is liable for Council Tax at the property.
- Check if you are eligible for discounts, disregards, exemptions or other reductions when calculating Council Tax for the property.
- Administer the collection and recovery of Council Tax.

We will produce statistics from user data that will help us review and improve our services in the future. These statistics are anonymised and no individuals can be identified from the reports.

#### **What allows you to use my information?**

- Local Government Finance Act 1992 and subsequent amending legislation.
- The Council Tax (Administration and Enforcement) Regulations 1992.

### **Who will my information be shared with?**

Your information may be shared with:

- Public agencies, government departments and other organisations as required, to support the collection and recovery of Council Tax. This may include:-
  - Courts and Tribunals including the Magistrates Courts and the Valuation Office Agency;
  - Ombudsman and regulatory authorities;
  - Debt collection, enforcement and tracing agents working on behalf of the Council;
  - The Department for Work and Pensions – for requests for attachments of benefits;
  - Employers - for requests for attachments to earnings; and
  - Law enforcement and prosecuting authorities.
- Other Council departments for the purposes of delivering other Council activities - to ensure our records are accurate and up-to-date, to improve the standard of the services we deliver, and to perform any of our statutory duties, including enforcement duties.
- Other bodies, where the law allows this, for the purposes of preventing or detecting fraud. The Council participates in fraud initiatives, including the National Fraud Initiative, and may verify the data we hold with other organisations, including other local authorities and credit reference agencies.
- Other people, or organisations/agencies, you have given us consent to share information with. This may include appointees, Members of Parliament and local Councillors.

### **Do I have to provide this information and what will happen if I don't?**

You are required to provide the information that we need to administer, collect and recover Council Tax under The Council Tax (Administration and Enforcement) Regulations 1992. If you do not provide the information required, or if you make a false statement, you may be required to pay a penalty.

### **How long will you keep this data and why?**

Council Tax liability and collection information is retained for financial and audit purposes from April 1993. Application forms and other information that you provide in respect of Council Tax liability will be retained for up to seven years. We only hold information as long as it is needed or required by law and then dispose of it securely.

### **How will my information be stored?**

Your information will be stored in line with our information security guidelines.

### **Will this information be used to take automated decisions about me?**

No.

### **Will my data be transferred abroad and why?**

No.

### **What rights do I have when it comes to my data?**

Under the General Data Protection Regulation (GDPR), 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 GDPR, please visit the Information Commissioner's website.

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

Dan Howarth  
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: -

Dan Howarth  
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)

## TAKE CONTROL OF YOUR FINANCES

### Thinking about credit?

Many of us will use credit at some point to smooth the financial ups and downs of everyday life. Having savings to fall back on, even if only a small amount, can be a useful buffer, but it's not always easy to save when there are other demands on your money. If you use credit, choose the best option for you by following the guide below.

### 1 - Shop around – is it the right deal for you?

#### Think about:

- How much you need to borrow
- How much you'll be able to repay each week / month
- When you'll be able to pay it all back.

**Be honest with yourself** – if you won't be able to repay in full when you need to, don't be tempted by a pay day loan – you'll end up paying back far more than you need to.

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

Lender	Typical Interest Rate (APR)	Repayment Terms	Monthly Repayment	Total Interest Paid
Credit Union	12.68%	12 months	£89.17	£70.01
Credit Cards	22.30%	12 months	£93.74	£124.87
Doorstep lender	177%	12 months	£182.52	£1,190

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

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

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

Compare their prices for a Hotpoint fridge....

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

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

## 2 – Don't borrow to pay off debts

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

- Citizens Advice Knowsley 0344 826 9694 or [www.citizensadviceknowsley.org.uk](http://www.citizensadviceknowsley.org.uk)
- Jubilee Debt Advice 0151 482 6089 or [www.big-help.info](http://www.big-help.info)

Call one of the free national helpline numbers below or go online;

- National Debtline 0808 808 4000 or [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)
- StepChange Debt Charity 0800 138 1111 or [www.stepchange.org](http://www.stepchange.org)
- Community Legal Advice 0845 345 4345 [www.clsdirect.org.uk](http://www.clsdirect.org.uk)

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

### 3 - Where else could you go?

Some Credit Unions can lend you money, even if you haven't been saving with them (Enterprise and Knowsley Mutual in the Knowsley area). All Credit Unions offer 'savings based' loans and a safe way to save for a special occasion or a rainy day. Credit Unions in Knowsley are:

- Enterprise Credit Union 0151 482 0177 or [www.enterprisecreditunion.org](http://www.enterprisecreditunion.org)
- Knowsley Mutual Credit Union 0151 545 3380 [www.knowsleycu.co.uk](http://www.knowsleycu.co.uk)
- Southdene Credit Union (based in Kirkby) 0151 548 5200

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

### WANT ADVICE OR HELP BUDGETING?

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

It's never been more important to manage your money. For advice about how welfare reforms affect you, or someone to sit down with you and work out how you can make your money go further, local services can give you this help and support for free. **Remember, don't pay for advice!**

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

#### **Prescot and Whiston Community Advice Centre** 0151 443 4639

For welfare benefits and advice:

[www.prescotadvice.btck.co.uk](http://www.prescotadvice.btck.co.uk) or email [prescotadvice@btinternet.com](mailto:prescotadvice@btinternet.com)

Prescot Centre, Prescot, L34 5GA

#### **Citizens Advice Knowsley**

For welfare benefit, debt and money management:

'Adviceline' open for telephone advice, Monday to Friday, from 10am - 4pm.

Call 0344 826 9694

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

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

For details of local offices and opening hours, please visit [www.citizensadviceknowsley.org.uk](http://www.citizensadviceknowsley.org.uk)

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

**Jubilee Debt Advice** 0151 482 6089 Free, confidential debt advice [www.big-help.info](http://www.big-help.info)

Changing Lives, 101 – 105a Cherryfield Drive, Kirkby - Open Fridays 10am – 2pm

St Mary's Church, Leathers Lane, Halewood - Open Saturdays 12pm – 2pm

Debt advice is also available at the Knowsley Foodbank distribution centres. Click [here](#) for opening times and details.

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

Cover all aspects of budgeting, debt, savings and getting the most from your money.

(For members and potential members of Enterprise Credit Union)

110 -112 Liverpool Road, Huyton, L36 3RF

Go online [www.ecumabs.org](http://www.ecumabs.org)

Email [info@knowsleymabs.org](mailto:info@knowsleymabs.org)

### **Centre 63**

For 16-25 year olds, including housing, money, benefits and debt support.

[www.centre63.org.uk](http://www.centre63.org.uk)

Old Hall Lane, Kirkby, L32 5TH

0151 549 1494

For more information, search 'Financial Advice' on the Knowsley Council website at [www.knowsley.gov.uk](http://www.knowsley.gov.uk)

### **Universal Credit and Personal Budgeting Support**

Universal Credit is a single monthly payment introduced by the Government to replace a number of working age benefits and tax credits. Visit the [Universal Credit](#) page of Knowsley Council's website to find out more.

Universal Credit is different as:

- You apply online – [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit) for more information on rates and who can claim
- It's a single payment for your household
- It's paid monthly
- It includes Housing Costs (to cover some or all of your rent). You need to pay your landlord yourself from this.

A claim for Universal Credit will affect any existing Council Tax Reduction (CTR) you receive. To keep receiving this, you must provide any additional information requested by Knowsley Council.

### **What else is new?**

Support can help you manage the changes which come with Universal Credit. Many people find monthly payments difficult until their finances fall into place, even if they are good at budgeting, so take the support offered. It can take 5-6 weeks for your first payment to arrive so many will benefit from the options below.

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



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

**Receive Personal Budgeting Support.**

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

**Ask for an Advance Payment.**

You can ask to receive up to 100% of your Universal Credit early, if you'll find it difficult to wait for the first payment, for example if rent is due. Your regular payments will be lower until this is repaid. You must ask for this within 3 weeks of making your claim so ring the Universal Credit helpline on 0800 328 5644 or speak to your Work Coach.

**Ask for an Alternative Payment Arrangement**

This lets you request that the payment for your rent goes directly to your landlord (called a Managed Payment), is received more often than monthly, or is split between you and your partner (if you are both claiming Universal Credit). Visit the [Universal credit](#) page on Knowsley Council's website to find out more.

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

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