

**KNOWSLEY METROPOLITAN
BOROUGH COUNCIL**

Budget Summary

2021/22

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KNOWSLEY COUNCIL'S 2021/22 BUDGET

Introduction

Between 2010 and 2020 Knowsley Council was one of the hardest hit local authorities in the country in terms of the Government's funding cuts, with the loss of more than 50% of funding in real terms. Despite being one of the areas of the country which most needs Government support the most, Knowsley's funding was cut by £485 for every person in the Borough - compared to the England average of just £188 per person. This equated to a £100m cut in the money which the Council could spend on delivering services to the community and meant that the Council has found it harder and harder to pay for local services that communities rely on and need.

Since 2010 Knowsley Council has managed these cuts in a planned and responsible manner and it has ensured that budget allocations are directly linked to the services which are needed and valued most and support the key principles of prevention, behaviour change and social value. The Council's inclusive growth agenda has also seen a significant increase in the generation of income on a local basis - 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 2021/22 Budget

The Council's focus on inclusive economic growth, and the effective decision-making in managing the Council's budget over the last ten years, have ensured that it can set its 2021/22 Budget without the need for further service or job cuts. 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 Budget includes a 1.99% increase in the Council's element of Council Tax to fund increased demand and costs in key priority services across the Council. The Council also applied the Government's Adult Social Care precept of 3% to support our Adult Social Care services.

The need to increase Council Tax is a direct result of the Government's policy in recent years of shifting the burden of funding for local services on to Council Tax. When the Government decides how much funding a Council should have, it first assumes that the Council will increase Council Tax by the maximum permissible amount and then it allocates grant funding accordingly. This policy is particularly unfair in areas like Knowsley because the income from Council Tax is much lower than in other, more affluent areas due to there being more homes in lower Council Tax bands. Knowsley Council opposes this Government policy but if the Council did not increase Council Tax, it would lose £2.8m of funding every year and so would be more likely to have to cut services and jobs in future years.

Knowsley Better Together Hardship Fund

The last year has been extremely challenging for everyone, and our residents have had to deal with job losses, being furloughed, managing home school, illness and bereavement and the impact this has all had on mental health and wellbeing cannot be underestimated. The Council remains committed to supporting Knowsley residents when they need us the most – and this year’s budget includes a £2.5 million Knowsley Better Together Hardship Fund. This will fund a package of support which includes access to food, heating support, debt and benefit advice, housing support and helping residents into employment or training.

Knowsley’s Programme of New Investments

The Council’s budget also includes immediate investment of a further £4.4m to support a range of essential interventions in the essential services including:-

- £0.480m to improve the provision of Occupational Therapy and Technology Enabled Care for Adults
- £0.350m to improve the Borough’s Flood Management capability
- £0.321m for additional capacity to support Children with complex social care needs and for children affected by domestic abuse
- £0.263m for the replacement and maintenance of equipment in our Parks, Green Spaces and Play facilities;
- £0.105m to continue the “Shop Local” scheme for another year

Knowsley Better Together Recovery Fund

With support from the Government, the Council has managed the financial impact of COVID-19 during 2020/21 – but the pressures caused by the pandemic are expected to continue for many months to come. The Council’s budget for 2021/22 includes a Knowsley Better Together Recovery Fund of £6.4m to help support the future recovery of the local economy and environment through interventions in the following areas:

- Supporting Businesses and Delivering Vibrant Town Centres;
- Climate Change and Environmental Improvements;
- Supporting Knowsley Residents and Protecting Vulnerable People;
- Supporting Education, Training, and Jobs; and
- Sustaining and Transforming Key Services.

You can read more about the Council’s budget, and the full investment package on www.knowsleynews.co.uk

Your Council Tax

In 2021/22, Knowsley Council's charge for most households in the Borough (those in Band A) will be £960, with a further £120 specifically to help fund permanent investment in Adult Social Care services.

Your Council Tax bill also includes the amounts to pay for services from the Police and Crime Commissioner for Merseyside, 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](#) 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)

Knowsley's Revenue Budget 2021/22	2021/22	2020/21
	Net Expenditure	Net Expenditure
	£m	£m
Services provided directly by the Council		
Adult Social Care	60.468	60.134
Business Growth	0.424	0.408
Children's Social Care and Targeted Services	30.225	28.710
Commercial Services	(0.619)	1.888
Communities	3.873	2.952
Corporate Support	8.299	6.190
Council-wide Services	0.000	2.949
Culture	0.341	0.000
Development and Infrastructure	5.558	2.567
Education and Early Help	8.659	7.578
Employment Initiatives	0.661	0.661
Finance and Exchequer Services	0.395	1.202
Governance and Assets	5.911	5.331
Housing and Property	0.458	0.187
Neighbourhoods	2.172	7.406
Office of the Chief Executive	3.028	0.000
Sustainable Resources	6.907	1.424
Total	136.760	129.588
Other council budgets		
Treasury Management	4.467	4.416
Council-wide Budgets	5.748	5.351
Inflation and Contingency Budgets	10.589	10.893
Total	20.804	20.660
Total budget for services provided by Knowsley Council	157.564	150.248
Charges for services provided by other bodies (Levies)		
Liverpool City Region Combined Authority (Transport)	10.279	10.240
Waste Disposal Authority (estimate)	8.426	8.245
Coroners Service	0.212	0.206
Environment Agency (Flood Defence)	0.072	0.069
Probation Service (estimate)	0.006	0.006
Total	18.995	18.766
Knowsley Council's total revenue budget requirement	176.559	169.014
Retained Business Rates and Grant Funding	(104.707)	(97.834)
Other Core Spending Power Grants	(11.651)	(14.419)
Amount of Knowsley Council's budget to be funded from council tax	60.201	56.761
Police and Crime Commissioner precept	8.427	7.791
Fire & Rescue Authority precept	3.045	2.955
Liverpool City Region Combined Authority Mayoral	0.705	0.698
Total	12.177	11.444
Total amount to be funded from Council Tax	72.379	68.205

Council Tax Bills	<u>Knowsley Council</u>	<u>Police and Crime Commissioner</u>	<u>Fire and Rescue Authority</u>	<u>LCRCA Mayoral Precept</u>
(Amount per "Band A" property)	£	£	£	£
2020/21	1,029.54	141.31	53.60	12.67
2021/22	1,080.91	151.31	54.67	12.67
Increase (%) *	4.99%	7.08%	1.99%	0%

***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 7.1% and 2.0% respectively. The actual increases are shown above. There is no change in the charge for the Liverpool City Region Combined Authority Mayor from the 2020/21 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 Property
	2020/21	2021/22	Increase + / - decrease	2020/21	2021/22	Increase + / - decrease *	Increase + / - decrease *
	£	£	%	£	£	%	%
Halewood	539,252	576,135	+ 6.84	441,861	447,039	+ 1.17	2
Whiston	286,248	309,344	+ 8.07	286,248	283,298	- 1.03	0
Knowsley	296,833	297,391	+ 0.19	287,318	294,021	+ 2.33	0
Prescot	330,241	338,495	+ 2.50	293,254	307,234	+ 4.77	0
Cronton	27,044	27,362	+ 1.18	22,328	22,775	+ 2.00	0

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

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

Halewood Town Council: Members of Halewood Town Council are acutely aware of the financial pressures currently facing the residents of Halewood. The year 2020/21, with the unprecedented impact of Covid-19, has undoubtedly added to the pressures on household incomes.

Nevertheless, the Members of the Town Council are committed to improving its assets and its service to the community. Throughout 2020/21, the Town Council has kept the doors of its buildings open to serve the needs of the community and offered a variety of services and activities to support health and well-being. This has included the maintenance of Halewood's parks and green spaces, VE Day promotions, School Uniform Grants and Recycling, Community Grants (particularly in the lead-up to Christmas) and the facilitation of a Christmas Tree and Festive lighting at the Halewood Centre, in addition to other projects undertaken during the Christmas period. The past year has also seen the Town Council work directly with the NHS, enabling them to utilise Hollies Hall for the administering of Flu Jabs and the roll-out Covid-19 Vaccination programme in Halewood.

The sustained nature of financial pressures and Members' commitment to protect and improve services leaves the Town Council little option in 2021/22 but to increase the precept. This, however, is to be raised by the minimum possible at 2%. The Tax Base, the figure used to determine Precept income, has been reduced in Halewood from the figures received in April 2020. This meant that income would already be reduced, even if the council put forward a 'standstill' precept. The 2% increase will broadly cover this reduction in income. It will also help to offset other increased costs i.e. Utilities.

However, whilst this may sound a large increase, on a Band D property, it equates to an increase of £1.69 per year or 3.2p per week. Additionally, 80+% of Halewood households will pay much less, with Band A properties, (making up 38% of the total housing in Halewood) paying an increase of £1.13 per year. Residents should also be aware that Halewood's precept remains the lowest of the four large Town Councils in the borough of Knowsley, and a 2% increase maintains that position.

In total terms, these figures will enable Members and staff of the Town Council to continue to provide much needed services to the residents of the Township, with new and exciting plans to further improve provision and service standards to assist the township of Halewood in its recovery from the Covid-19 Pandemic.

Whiston Town Council: Whiston Town Council is responsible for the upkeep and maintenance of three well used Community Centres a large Multi-Use Games Area, a Childrens Playground, Mellors Pond Fishing Lake and a large number of Public Open Spaces.

The current year has proved to be extremely challenging as the lack of use of facilities due to the pandemic has resulted in a loss of income by approximately 70%.

Whiston Town Council is the first tier of government working closely with its residents, although the level of Band D properties has reduced by 33, Whiston Town Council Members did not wish to implement an increase in the precept for 2021/2022.

The shortfall the Council faces will be met out of reserves held by Whiston Town Council

Knowsley Town Council: Knowsley Town Council lease a number of public open spaces from Knowsley Metropolitan Borough Council and are responsible for the repair and maintenance of a children play area located at the Bob Whiley Centre as well as two community facilities, The Bob Whiley Centre and the Community Pavilion, Stockbridge Village.

The Town Council have recently refurbished both community facilities and will continue to repair and maintain those community facilities to a very high standard.

The current year has had a financial impact on the income received from the hire of facilities and Members felt it was important to keep any increase in the precept to an absolute minimum, therefore the shortfall in income will be met by reserves held by the Council.

Prescot Town Council: Have voted unanimously to FREEZE the 2021-2022 precept.

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

The Town Council has three key aims:

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

The onset of the COVID 19 pandemic has obviously had an unprecedented impact on the day-to-day services that the Town Council can provide and the way that we operate. Therefore, Prescot Town Council have adapted its usual services and developed new ways of working to ensure it continues to play a key role in supporting the local community. New services this year have included the establishment of a Food Hub, through a partnership with the Big Help, which has seen the Town Hall act as the distribution centre for Prescot staffed by Town Council officers and supported by elected members. Obviously, the various degrees of lockdown have meant the provision of new services can be a bit of juggling act, but we have maintained this provision through each lockdown, along with a delivery service to those unable to leave their homes provided by elected members. Although there is now light at the end of the tunnel, we remain committed to providing this service during times of lockdown. We have also utilised the Town Hall as a base to support the actions of community groups in the area, whose activities have addressed many issues related to lockdown and reduced incomes, whilst also running our own new activities such as Uniform and Winter Coat recycling. The 2021-2022 budget allows for the continuation of new activities whilst also increasing the maintenance and development budget for our public open spaces by 11% taking the annual spend to just under 60k per year. This element of our service provision has become more important than ever during these most unusual of times with more and more people utilising our high-quality green spaces.

Unfortunately, much of the Town Council's events programme had to be cancelled in 2020-2021 due to social distancing requirements. However, the hope that the vaccine has offered has allowed us to be optimistic for 2021-2022 and a full budget provision has been made to allow the Prescot's Events Programme to be delivered. Key events include the Prescot Community Recognition Awards, Prescot Carnival, Prescot's Armistice Day Remembrance Service and the Prescot Christmas Cracker Event. In addition to the events programme the Town Council have continued its commitment to our local community groups with the Community Provision and Events budget seeing an increase of 19% on last year, now standing at 30K. Application forms for the community fund are available online at <http://www.prescot-tc.gov.uk/grants-awards/>

We at Prescott Town Council are all hopeful that 2021-2022 will see an end to the social distancing restrictions which have prevented many of our cherished activities taking place and look forward to a time when we can once again welcome our residents through the doors of Prescott Town Hall where visitors can take part in a wide variety of activities, 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:

How have we managed to increase our spending whilst **FREEZING** the Precept?

A considerable portion of the annual budget is committed to the provision of community events and community support. As mentioned above, the unfortunate situation with the requirement to cancel the 2020-2021 events programme has left the Town Council with an underspend in that area of the budget. The continued uncertainty around social gatherings means that it may not be possible to fully deliver the annual events programme again in the coming year, so it would not be fair to charge for something that we can't be sure of providing. Therefore, we are using the underspend from last year's events programme along with a reduction in our staffing budget and income through additional housing to support a precept freeze in 2021-2022.

Therefore, Prescott Town Council has resolved to **FREEZE** the Precept with a 0% increase per band A property.

Summary of increases	2020/21	2021/22	Increase / (decrease)
	£	£	%
Gross Expenditure	330,241	338,495	2.5%
Gross Precept	293,254	307,234	4.8%
Precept requirement expressed per property * (Valuation Band 'A' equivalent)	£59.10	£59.11	0%

*Note – The percentage increase in the total precept amount shown above differs to the percentage increase per property due to an increase in the tax base (the number of properties) for the area.

Cronton Parish Council: Cronton Parish Council will be increasing its precept for 2021/2022 by 2%. Due to an increase in the tax base (the number of properties) in the area, this will not increase the amount paid by residents. The increase will enable reserves to be topped up after they were used to finance a new website compliant with the Web Content Accessibility Guidelines (WCAG). The level of reserves will satisfy current guidelines. The proposed expenditure can be met with the new precept.

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 a number of organisations for the services that they provide to the Borough. Statements regarding the 2021/22 Budget, Precept and Levies are set out below.

Police and Crime Commissioner for Merseyside



It is my statutory duty to ensure that 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. This precept provides the balance of funding not covered by government grant and is raised entirely and only for the police service, enabling the full cost of policing to be met.



The Government has provided additional funds to enable Forces to meet their officer recruitment targets for the second stage of ‘Operation Uplift’, which delivers the Government’s policy to recruit 20,000 police officers nationally by 31st March 2023.

Merseyside’s second stage target has already been met due to my decision to recruit an additional 500 police officers in 2020/21, taking the urgent steps necessary to rebuild the Force. Of the remaining additional 660 police officers that Merseyside expect to recruit under ‘Operation Uplift’, 160 will be recruited in the next financial year. This will deliver a total police officer workforce of 4,127, the highest number of officers since I was first elected in 2012.

However, the Government did not provide sufficient funds to cover local inflationary pressures, commitments and pay awards. This funding gap is expected to be met through the precept and efficiency savings from the Force. The Government has said that PCCs can increase their precepts by up to £15 on a Band D equivalent property without the need to hold a referendum.

I therefore asked the public to support an increase in the precept and I am pleased that 62% of those who responded did so. Consequently, I have raised the precept by the maximum allowed which will raise an additional £5.6m of precept income. In council tax terms the new precept is £151.31 per property per year at Band A (the majority of taxpayers on Merseyside) and £226.97 at Band D, an increase of £10.00 and £15.00 respectively on the 2020/21 levels. This has enabled me to set a balanced budget in 2021/22, allowing the Chief Constable to address inflationary and other demand pressures, protect police staff jobs and provide sufficient funding to enable the Chief Constable to rebuild the Force.

Rt Hon Jane Kennedy

Police and Crime Commissioner for Merseyside

POLICE AND CRIME COMMISSIONER BUDGET

2020/21		2021/22	
£m		£m	
370.193	GROSS EXPENDITURE	389.633	
(2.790)	Income	(2.790)	
(17.097)	Specific Government Grants	(17.732)	
350.306	NET OPERATING EXPENDITURE	369.111	
0.066	Net Contribution to/(from) Reserves	0.627	
350.372	NET BUDGET REQUIREMENT	369.738	
(133.069)	Less: Police General Grant	(142.181)	38.4%
(121.553)	DCLG Formula Funding	(128.490)	34.8%
(14.103)	Local Council Tax Support Grant	(14.103)	3.8%
(1.538)	Legacy Council Tax Freeze Grant	(1.538)	0.4%
(0.216)	Collection Fund (Surplus) / Deficit	1.256	(0.3%)
(79.893)	COUNCIL TAX REQUIREMENT	(84.682)	22.9%
376,909	Tax base	373,099	
£211.97	Band D Equivalent	£226.97	
£10.00	Increase in Band D Equivalent	£15.00	

WHY HAS THE GROSS EXPENDITURE CHANGED?

	£m
GROSS EXPENDITURE 2020/21	370.193
Police Uplift Programme	13.145
Allowance for Pay and Price Inflation	4.633
Net Committed Growth/(Savings)	0.900
Net Increase in Other Specific Grant Expenditure	0.635
Non Achievement of Savings from Previous Year	0.127
GROSS EXPENDITURE 2021/22	389.633

WHY HAS THE COUNCIL TAX REQUIREMENT CHANGED?

	£m
COUNCIL TAX REQUIREMENT 2020/21	79.893
Reduction in Tax base	(0.808)
Increase in Band D Equivalent	5.597
COUNCIL TAX REQUIREMENT 2021/22	84.682

MERSEYSIDE FIRE & RESCUE AUTHORITY

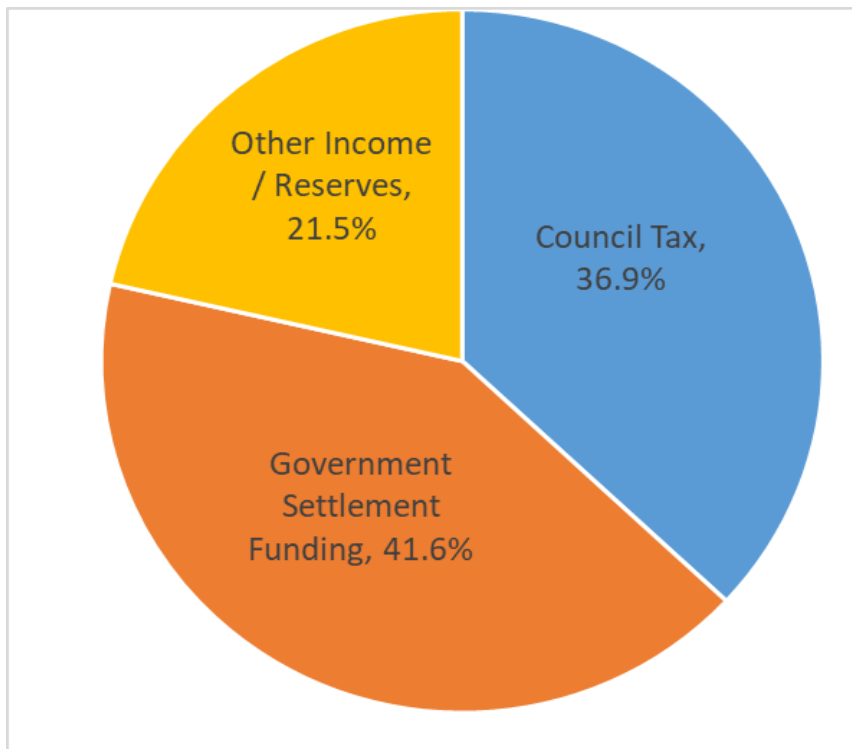
PRECEPT INFORMATION 2021/22

Between 2010/11 and 2020/21 the Government cut the Authority's funding by over 32% or approximately 50% in real terms. That resulted in unavoidable reductions in front line operational services over this period.

The Authority was concerned that increasing environmental, terrorist, fire, and protection risks meant previous frontline cuts that were required to balance budgets over the last decade had gone too far. Last year, on the back of the Chief Fire Officers recommendations, the Authority re-invested £1.0m in frontline response and protection services increasing the number of available fire appliances from 26 to 30 and the number of firefighters from 620 to 642. The 2021/22 budget sees a further re-investment in frontline services by increasing the number of fire appliances to 32, and a capital programme that invests £52m in the Service's infrastructure by 2025/26, including a potential new £25m Training and Development Academy. The new investments also include a temporary increase in the number of protection staff employed to deal with the Grenfell Tower recommendations.

How We Are Funded

The Authority's 2021/22 Gross Budget is £75.4m. This excludes the £10m the Authority incurs in its role as lead authority for the National Assurance Resilience initiative, as this relates to a Home Office function and is fully funded by them. The Gross budget is the total amount that the Authority plans to spend, including expenditure funded by reserves, fees and specific grants. The pie graph below outlines how the £75.4m is funded



Council Tax Charge.

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

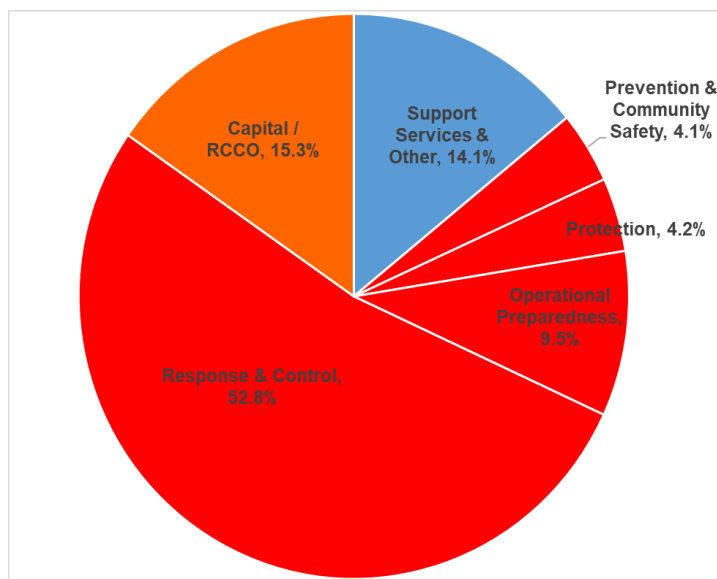
	2021/22	2021/22
	£m	Council Tax for a Band D property
Gross Budget	75.444	
Income & Specific Grants	-11.718	
Use of Reserves	<u>-4.476</u>	
Net Budget Requirement	59.250	
Collection Fund Deficit	2.836	
Local Business Rate adjustment	-0.115	
Government Settlement Funding	<u>-31.377</u>	
Council Tax Requirement	30.594	
Tax Base		373,099
Band D Equivalent		£82.00

The Authority set a Council Tax requirement of £30.594m for 2021/22 and a Council Tax for a Band D property of £82.00, a 1.99% increase on the 2020/21 figure of £80.40. This is the maximum increase allowed by the Government before the Authority would be required to hold a referendum. By increasing the charge by the maximum, it allows the Authority to maintain the investment in frontline services approved in 2020/21 and fund the further investment planned in 2021/22. Most council taxpayers in Merseyside will pay Band A Council Tax of £54.67 about 15p per day towards their Fire and Rescue Service.

The Authority has issued a precept on the five Merseyside District Councils of £30.594 million, Knowsley's contribution to expenditure financed by precept is £3.045 million, which represents 10% of the total precept.

How The Money Is Spent.

Approximately 71% of the Authority's 2021/22 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 15.3% and relate to investment in frontline activities such as fire stations, fire appliances and operational equipment. The remaining 14.1% 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 operational and fire control ICT costs.



CONTACT US

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

Ian Cummins, CIPFA,
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Merseyside Fire and Rescue Authority
Fire and Rescue Service Headquarters,
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LIVERPOOL CITY REGION

METRO MAYOR & COMBINED AUTHORITY



Steve Rotheram

Liverpool City Region Metro Mayor

The Metro Mayor of the Liverpool City Region works as head of the Liverpool City Region Combined Authority (LCRCA) to ensure that all areas of our region share in the benefits of a fair and prosperous local economy.

As well as leading on issues such as the economy, transport, housing and skills, the Mayor is responsible for shaping the future of our region around the needs of our communities. He is your voice and the voice of the Liverpool City Region on the world stage and when lobbying government for greater funding and local decision-making.

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

In accordance with the Combined Authorities (Finance) Order 2017, the Metro Mayor is seeking to set a Mayoral precept for 2021/22 of £19 per Band D property - which is **a freeze on the last year's precept and the lowest rate in the country**. Most Council Taxpayers across the City Region will pay a Band A Council Tax rate of £12.67 per year.

This funding will help the Metro Mayor and Combined Authority to keep delivering for you – as it has with the creation of 9000 jobs and 5500 apprenticeships, investing tens of millions of pounds in local schools and colleges and overseeing the region's response to the Coronavirus pandemic.

The Metro Mayor has worked with local councils to support local jobs and businesses, through a £50m support package, as well as tailored programmes to help small and socially-trading businesses and continued lobbying for greater support and a fair furlough from central government.

The Metro Mayor has also published an ambitious economic recovery plan for the whole of the city region. In it, he sets out how £1.4 billion in investment could unlock £8.8 billion of projects to begin in the next 12 months, creating more than 100,000 jobs in the process.

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

2020/21 £'000		2021/22 £'000
270,351	Gross Expenditure	156,294
(143,105)	Income and Specific Grants	(43,220)
(97,403)	Income from Levy	(97,404)
(21,828)	Contributions from Reserves	(8,040)
8,015	Council Tax Requirement	7,630
412,268	Tax Base	401,579
19.00	Band D Equivalent	19.00

The movement in the gross expenditure budget is detailed below.

	£'000
Gross Expenditure 2020/21	270,351
Increase in costs associated with the delivery of Mayoral priorities	1,787
Pay associated costs	722
Reduction in Merseytravel and Tunnels operating grants	(1,803)
Special Rail Grant paid direct to Merseytravel	(94,557)
Change in debt servicing costs	(7,115)
Reduction in Capital and other payments to Merseytravel	(13,091)
Gross Expenditure 2021/22	156,294

For more information, visit www.liverpoolcityregion-ca.gov.uk

Transport Funding

The LCRCA's transport responsibilities are funded through transport levies across each of the six councils. This funds concessionary travel, subsidised bus services, the Mersey Ferries and a range of other services. The transport levy 2021/22 for each of the Merseyside Councils within the LCRCA is:

	Transport Levy 2020/21 £'000	Transport Levy 2021/22 £'000
Knowsley	10,240	10,279
Liverpool	33,869	33,924
St Helens	12,321	12,302
Sefton	18,851	18,828
Wirral	22,123	22,071
Total	97,404	97,404

For historical and legal reasons Halton Council currently provide transport activities directly within the boundaries of the borough of Halton. This is funded through a differential transport levy collected by Halton on behalf of the LCRCA which will be £3.2m for 2021/22.

Mayor Steve Rotheram



Metro Mayor Liverpool City Region

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



Director of Corporate Services: Liverpool City Region Combined Authority

Merseyside Recycling & Waste Authority (MRWA)



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

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

We work hard to encourage Merseyside's householders to use less in the first place and, through our 14 Household Waste Recycling Centres and District Council kerbside collections, to recycle as much as they can. Last year, 37.2% of Merseyside's household waste was re-used, recycled and composted. Recycling, alongside our waste prevention work and involvement with community projects, can help us all contribute to stopping climate change.

You can read more about our work at www.merseysidewda.gov.uk.

Financial Summary

	2020/21 £m	2021/22 £m
Total Net Expenditure	77.045	80.391
Contribution to Reserves	0.502	0
Total Requirement	77.547	80.391
Use of Reserves	0	-2.755
Levy	77.457	77.636
Levy per head (Merseyside)	£54.49	£54.29

The Levy for Knowsley Council for 2021/22 will be £8,425,838

For more information contact:

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

Tel: 0151 255 1444

E-mail: enquiries@merseysidewda.gov.uk

Web: www.merseysidewda.gov.uk / www.recycleright.org.uk

Coroners Service Levy

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

Knowsley Coroners Service has budgeted for a charge to the council of £0.212m in 2021/22 compared to £0.206m in 2020/21. The figures are subject to final confirmation.

Environment Agency Levy

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

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

	North West Regional Flood and Coastal Committee	
	2020/21	2021/22
	'000s	'000s
Gross Expenditure	£92,022	£130,113
Levies Raised	£4,097	£4,179
Total Council Tax Base	2,178	2,163

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 £4,096,979 in 2020/21 to £4,178,918 for 2021/22.

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 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
	Net requirement £m	60.202	8.427	3.045	0.705	72.379
	% increase in Council Tax Bill:					
	- Knowsley Council	1.99				
	- Adult Social Care Precept	3.00				
	- Total % increase	4.99	7.08	1.99	0	
Valuation Band	Range of values					
A	Up to and including £40,000	1,080.91	151.31	54.67	12.67	1,299.56
B	£40,001 - £52,000	1,261.07	176.53	63.78	14.78	1,516.16
C	£52,001 - £68,000	1,441.22	201.75	72.89	16.89	1,732.75
D	£68,001 - £88,000	1,621.37	226.97	82.00	19.00	1,949.34
E	£88,001 - £120,000	1,981.67	277.41	100.22	23.22	2,382.52
F	£120,001 - £160,000	2,341.98	327.85	118.44	27.44	2,815.71
G	£160,001 - £320,000	2,702.28	378.28	136.67	31.67	3,248.90
H	Over £320,000	3,242.74	453.94	164.00	38.00	3,898.68

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	33.23	57.25	74.47	59.11	58.95
B	38.76	66.79	86.89	68.96	68.78
C	44.30	76.33	99.30	78.81	78.60
D	49.84	85.87	111.71	88.66	88.43
E	60.92	104.95	136.53	108.36	108.08
F	71.99	124.03	161.36	128.06	127.73
G	83.07	143.12	186.18	147.77	147.38
H	99.68	171.74	223.42	177.32	176.86

Discounts and Status Discount Disregards

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

Single Person Discount

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

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

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

Annexes

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

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

Vacant Properties (Unoccupied and Unfurnished)

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

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

Second Homes and Unoccupied Furnished Property

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

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

Property Exempt from Council Tax

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

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

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

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

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

People with Disabilities

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

For more information, or to apply for a disabled reduction, visit 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

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 for more information.

Contact Customer Services

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

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

You can use our [online services](#)

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

Alternatively, you can write to us at:

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

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

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

Contact Centre

Council Tax: Telephone 0151 443 4476

Council Tax Reduction / Housing Benefit: Telephone 0151 443 4042

Environmental Services: 0151 443 2400

Social Services: 0151 443 2600

General Enquiries: 0151 489 6000

The Contact Centre opening times are:

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

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

Halewood	The Halewood Centre, Roseheath Drive, Halewood, L26 9UH
Huyton	Huyton Library, Civic Way, Huyton, Knowsley, L36 9GD
Kirkby	The Kirkby Centre, Norwich Way, Kirkby, L32 8XY
Prescot	The Prescot Centre, Prescot Shopping Centre, Aspinall Street, Prescot, L34 5GA
Stockbridge Village	Stockbridge Village Library, The Withens, Knowsley, L28 1AB

Library Opening Times

Monday	10am-5pm
Tuesday	10am-5pm
Wednesday	Closed
Thursday	10am-1pm
Friday	10am-5pm
Saturday	10am-1pm
Sunday	Closed

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

Comments, compliments and complaints

To contact us:

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

Customer Care Policy

Knowsley Council is committed to delivering a good level of service to all 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](#)

Emergency contacts (24 Hours)

Emergencies outside of normal office hours (Contact Centre hours, as above)	0151 489 6000
Highways (Footways & Street Lighting)	0151 443 3100
Livv Housing Repairs	0800 561 0007
Homelessness	0800 694 0280
Social Services	0151 443 2600

Other Key service numbers:

Environmental Services (bin collections, street cleaning, pest control, bulky item collections and clinical waste collection)	0151 443 2400
Planning Enquiries	0151 443 2381
Building Control and Dangerous Buildings	0151 443 2380
Elections	0151 443 2222
Knowsley Emergency Support Scheme	0800 408 2014 or 0151 443 3200
Financial Advice Line	0151 443 3300
Environmental Health, Consumer Protection and Licensing	0151 443 2300
Registrars	0151 443 2900
General Enquiries	0151 489 6000
Education General Enquiry	0151 443 3232
Home to School Transport	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 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](#);
- Where it is necessary to protect individuals from harm or injury; and

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, 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 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 General Data Protection Regulation, please visit the Information Commissioner's [website](#).

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

Data Protection Officer
Knowsley Council
Westmorland Road
Huyton
L36 9GL

Or email: Inforights@knowsley.gov.uk

Who Can I Complain To If I Am Unhappy About How My Data Is Used?

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

Data Protection Officer
Knowsley Council
Westmorland Road
Huyton
L36 9GL

Or email: data.protection.officer@knowsley.gov.uk

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

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	£1,190.00

2 – Don't borrow to pay off debts

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

- Citizens Advice Knowsley 0300 330 9008 or www.citizensadviceknowsley.org.uk
- Jubilee Debt Advice 0151 482 6089 or email jda@big-help.info

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

- National Debtline 0808 808 4000 or <http://www.nationaldebtline.org>
- StepChange Debt Charity 0800 138 1111 or www.stepchange.org

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
- Knowsley Mutual Credit Union 0151 545 3380 www.knowsleycu.co.uk

WANT ADVICE OR HELP BUDGETING?

FREE local advice is available for all Knowsley residents

It's never been more important to manage your money. To help work out how you can make your money go further or see what extra support you could be entitled to, local services can give you this help and support for free.

Prescot and Whiston Community Advice Centre 0151 443 4639

For welfare benefits and advice:

www.prescotadvice.btck.co.uk or email 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 0808 278 7839

Email: advice@citizensadviceknowsley.org.uk

For details of local offices and opening hours, please visit

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

<https://bighelpproject.com/jubilee-debt-advice-info-page> Part of the Big Help Project

Centre 63

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

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

Universal Credit

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

If you 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.

Help when you make a new claim for Universal Credit

It can take 5-6 weeks for your first payment to arrive. If you think you may find it hard to budget or pay your rent, talk to your Work Coach at the Job Centre. You can apply for an Advance Payment (to receive a Universal Credit payment earlier than otherwise). This is repaid from your monthly Universal Credit payments until it is paid back. No interest is charged. Depending on your circumstances you could also ask for your housing costs to be paid straight to your landlord.

Citizens Advice Knowsley run 'Help to claim' for all residents who make a claim for Universal Credit. Support is available to guide residents through all parts of making a new claim, until the first payment is received.

Contact them on 0800 144 8 444 or visit www.citizensadviceknowsley.org.uk for more information.