



**Meeting:** ENVIRONMENT & ECONOMY SELECT COMMITTEE

Portfolio Area: Lead Portfolio Area – (Various) The Leader, Resources and Transformation, Co-operative Council and Neighbourhood, and Economy and Transport

**Date:** 16 JANUARY 2024

## **DRAFT REPORT - REVIEW OF THE IMPACT OF THE COST-OF-LIVING CRISIS**

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### **1 PURPOSE**

- 1.1 To consider the report and recommendations of the Environment & Economy Select Committee Scrutiny review into the impact of the cost-of-living crisis.

### **2 BACKGROUND & SCRUTINY ISSUE IDENTIFIED**

- 2.1 When Members considered their work programme for the 2022-23 Municipal Year at its meeting in March 2022 it was agreed to include a review item on the impact of the cost-of-living crisis on residents.
- 2.1.1 The Environment and Economy Committee has carried out work on the impact of the cost-of-living crisis in Stevenage, this has involved looking at three distinct areas, as set out in the scoping exercise which looked at the impact on Residents, Businesses, and those working for Stevenage Borough Council. The aim of the review was to increase knowledge of what was happening in Stevenage, in the current crisis, with a view to carrying learning forward to next year. There has been an attempt to ask if Stevenage is typical of the wider UK impacts and identify what groups in the community have been disproportionately impacted. There has been some learning about

the response of businesses, and the impact on the Stevenage Borough Council work force.

2.1.2 In terms of context, Stevenage is rated 117(out of 317) in the national ranking of indicators of social deprivation by local authority area. Where 1 is the most challenging. Stevenage has some ward areas, or smaller LOAs, which rate high in terms of deprivation. But there is by no means a concentration in Stevenage, with parts of Broxbourne, Hertsmere and North North Herts recording similar indicators of relative deprivation. Wage rates in Stevenage are marginally higher than the UK average. Median residents pay is listed as 28,2393 P.A before tax. (source Herts Insight 2022). Rates of employment, for people of working age, are high in Stevenage, and higher in comparison with many other districts in Hertfordshire. (Herts Insight).

## 2.2 Scope and Focus of the review

2.2.1 The Committee met on 15 December [E&E Select Committee - 15 December 2022 - Agreed Scoping Document](#) to agree the scope for the review, and it agreed should consider the following areas:

- Residents – exploring the impact on different demographics, impact across the income deciles
- Businesses – especially small to medium sized enterprises (SME's). Highlighting energy crisis for businesses, material cost inflation, business rates
- Council – stress on services such as Housing, Rents, Customer Service Centre and pressure on staff re heating at home/travel cost

2.2.2 **Causes of the Cost-Of- Living Crisis** - The rate of energy price inflation, food price inflation, housing costs, and other price increases, has led to significant pressures on individuals, families and businesses, both nationally and in Stevenage the following data below, largely from the UK Census (ONS), highlights what has happened to energy costs, food inflation, and interest rates in recent years.

2.2.3 **Gas Price Inflation (year increase rate).** Source ONS.

Sept 21 -4% - Oct 21, 28.1 % - Apr 22, 95.5% - Oct 22, 128.9 % - Apr 23, 36.2 %

**Electricity Price Inflation.** Source ONS.

Sept 21 -5.8 % - Oct 21 18.8 % - Apr 22 53.5 % - Oct 22 65.7 % - Apr 23 17.3%

**Food and beverages Inflation** Source ONS.

July 21 -0.6% - April 22 -6.7% - Sept 22 14.6 % - Dec 22 16.9% - Mar 23 19.2%

2.2.4 **Motor fuel inflation** - falling from a high of 43.7% in July 2022, to -8.9% in April 2023. After considering inflation, average pay has fallen by 1.3% in the

last year. Gross median weekly pay in Stevenage is £537.9. moderately above the national average.

#### 2.2.4.1 The UK general Inflation rate in Quarter 3 for 2023-24:

Oct 2023 4.7%  
Nov 2023 4.2%  
Dec 2023 3.9 %

This represents a significant fall in the rate at which prices are rising, from a high of 11% in 2022. (Source ONS).

2.2.5 **Interest Rates** - Base rates have increased from 0.5 % in early 2022 to 4.5 % in May 2023. The Resolution Foundation has predicted that future interest rate rises, will lead to the average monthly mortgage repayment increasing by £2,900, for those re-mortgaging. A £240 per month increase. However, fewer people are paying down mortgages than in the past. The national figure being 30% of households. In Stevenage 54.2% of owner occupiers are making mortgage payments. (Source Herts Insight), which is higher than the national average, and a cause for concern, with interest rates increasing. It is not unreasonable to assume that the numbers being drawn into a situation of financial precarity, will increase locally. This “second wave” of the cost-of-living crisis is expected to carry on through 2023, and in to 2024. The expectation is that interest rate increases will stabilise, at a higher rate than they have been for some years, and for those migrating from fixed rate mortgages, there will be increases in their monthly repayments. There are some indicators that interest rates may begin to fall in the second half of 2024.

2.2.6 **Government Support** (source citizens advice, [www.gov.uk](http://www.gov.uk)) - There is a range of government support in place including:

- **Cost Of Living Payments**, to those in receipt of low-income benefits or tax credits Spring 2023 £301 - Autumn 2023 £300 - Spring 2024 £300
- **Disability Cost of Living Payment** - £150 June/July 2023, and paid in previous year.
- **Pensioner Cost of Living Payment** - In addition to the Winter Fuel Payment 2023-24. Additional £150 or £300 paid again in Nov 2023.
- **Energy Bill Support Scheme** - Oct 2022- Mar 2023 £400 off energy bills. Non repayable.
- **Energy Price Cap** - July -Sept 2023 Ofgem price cap will be set at £2,074 per year per household. Falling from £3,280. It has fallen as low as £1,834 in recent months. However, the Energy Price Cap from the 1<sup>st</sup> January 2024 will increase to £1,928.
- **Pre-Payment Meters** - Measures in place to ensure that those on prepayment meters do not pay more for gas and electric, than those on direct debit. If nothing else, the crisis has highlighted the iniquity of consumers on very low incomes, paying more for their energy.
- **Pass Through Requirement** - Landlords are required to pass on energy price discount in rent to their tenants, where energy costs are in with the rent. Hard to enforce, and places tenants in a difficult position when challenging their landlord.

- **Household Support Fund** - Runs until March 2024 and funded by the DWP. Provides funding for families via local authority, for families not covered by other support. Those with disabilities, or those on low income, who are not eligible for other support. Carers can also be supported. Support can be in the form of vouchers, food and goods, or grants.
- **Universal Credit uplift during the pandemic** – (now discontinued) There have been other support measures in place like the £20 weekly Universal Credit uplift during the pandemic. This was direct, easy to access, and simple to administer, but this was discontinued.
- **Crisis Loans** are still available for those on benefits, but these being loans they must be paid back, and there is often little control how the repayments are scheduled, which in turn can cause further hardship.

## 2.3 Process of the review

2.3.1 The Committee met formally on 5 occasions in 2022 and 2023 to undertake the review and received input from the following groups and people on the following dates:

- 15 December 2022, the Committee considered the scoping document.
- 17 January 2023, presentation from Ben Threadgold, SBC Interim Head of Policy and Communities and Daryl Jedowski, SBC Corporate Policy and Research Officer on the work that SBC and partners have been undertaking to respond to the Cost-of-Living Crisis, with a focus for the meeting on the impact on local residents and interviewed SBC officers as well as Charlotte Blizzard-Welch, CEO Stevenage Citizens Advice and SBC officer Gemma Maret, Co-operative Neighbourhoods Programme Manager regarding warm spaces.
- 22 February 2023, received a presentation from the Business Relationship Manager, Mena Caldbeck on the impact of the cost of living crisis on small to medium sized businesses (SMEs) in Stevenage, and interviewed Simon Holmes, Director of Client Services and Enterprise Partnership Manager at Wenta (an independent, not-for-profit social enterprise that run the Council's Business Technology Centre (BTC)) to present on how businesses at the BTC are being impacted by the cost-of-living crisis. The Committee also interviewed the Executive Portfolio Holder for Economy, Enterprise and Transport, Cllr Lloyd Briscoe, who had been invited to attend the meeting and join in the discussion.
- 23 March 2023, Members are invited to continue the cost-of-living review focusing on how the cost-of-living crisis is affecting the Council's employees, interviewed the Head of Human Resources and representatives of Trade Unions.
- 14 June 2023, the Committee interviewed Sharon Bell MBE, Children's Service Manager – Stevenage - North Herts Quadrant Family Support Service - Hertfordshire Family Centre Service, and also interviewed Claire Norris, Service Delivery Manager from Home-Start Hertfordshire.
- 16 January 2024, consideration of the Committee's draft report and recommendations.

### 3 REVIEW FINDINGS

#### 3.1 Conclusions of the Environment & Economy Select Committee

3.1.1 Based on the input provided to Members conducting the review the Committee have made the following conclusions:

#### 3.2 SBC and local response to the cost-of-living crisis focusing on the impact on Residents.

3.2.1 **Warm Spaces Network – [evidence gathered at 17/01/23 E&E Select Committee](#). Delivered By Gemma Maret – Cooperative Working and Neighbourhoods Manager Stevenage Borough Council.**

3.2.2 Set up in Stevenage by the Neighbourhood and Cooperative Working Team. Funded in part by Hertfordshire County Council. A county wide online warm space was set up, with links to the Stevenage Borough website. A community audit took place to establish need, and partners in the community were contacted. At the time of reporting to the committee, the following groups and agencies were partners, helping to run warm spaces in Stevenage:

Vineyard Church	St Nicholas Community Centre
Time bridge Community Centre	Bedwell Community Centre
Stevenage Library	Junction Seven Creatives
St Hugh and St John Church	Stevenage Museum
Christ the King Church	Stevenage Salvation Army
Holy Trinity Church	Chells Manor Community Centre
Grace Community Centre	Stevenage Indoor Market
Millie's Café	Spruce

3.2.3 From October 2022 15 spaces were established, with ten new groups being supported to provide warm spaces. 2 further spaces were added in January. £8252 of funding provided. These warm spaces followed the following criteria: Able to host community members, being close to homes, shops and places of work. They provided and distributed refreshments, and in some cases food. They were accessible spaces to all, with activities and entertainment available.

#### 3.2.4 **Warm Space update – December 2023**

3.2.5 For the 2023 winter, SBC are offering residents support through the provision of Community Cafes over the winter months using HSF funding. Officers held back some HSF funds this year for the winter period to fund 4 community cafes to act as Warm Spaces.

3.2.6 The feedback from last year was that residents liked the spaces as more of a social opportunity and that some people were put off by the connotations of

accessing a “warm space”, therefore, officers have used the term community café.

3.2.7 The Council currently has 2 of the 4 community cafes active, Bedwell Community Centre and Junction 7 Creatives, both offering hot beverages and snacks. Officers are looking for hosts in the South and North to complete the offer. Individual organisations who want to be part of the HCC warm spaces project are able to apply to them as per last year.

3.3 **Stevenage Citizens Advice – Charlotte Blizzard Welch- Chief Executive Officer**  
[evidence gathered at 17/01/23 E&E Select Committee.](#)

3.3.1 Stevenage Citizens Advice is dealing with increased numbers of residents in crisis because of inflation pressures. As the CEO of Stevenage Citizens Advice said in her evidence:

3.3.2 “Inflation plays a massive part in people not having enough money to cover their basic needs.”

3.3.3 The following summary of evidence drawn from the case work Citizens Advice are seeing, is drawn from a dashboard of statistic related to the cost-of-living crisis, and a report on the cost-of-living crisis, both published by Citizens Advice in Stevenage. It is also drawn from answers given to committee:

- The Citizens Advice team have seen a doubling of the number of clients coming to them for advice on energy related matters, amongst also consistently high demand for support for rent arrears and Council Tax assistance.
- A 107% increase in energy related enquiries.
- As much as 60% of CA client in 2022, were asking for advice for the first time.
- In November 2022 CA teams saw 349 clients in one week.
- There is also high level of enquires and support being given related to those claiming or wanting to claim PIP (Personal Independence Payments). This being a source of income for those with disabilities, or long-term health conditions.
- There has been a 43% increase in enquiries from clients with long term health conditions or disabilities. This is consistent with a national picture, highlighted by reports from the Resolution Foundation, that the cost-of-living crisis is disproportionately impacting these groups.
- There has been an increase in numbers being referred to foodbanks, or other localised forms of social welfare. This is consistent with the national picture.
- The Citizens Advice team are seeing more single people, and single people with dependent children, coming for support and advice.
- Overall, there have been 8.500 individual enquires to Citizens Advice in 2022. Bedwell and the Old Town are the wards with the most enquiries last year.

- There are request for support from older people. Despite the “triple lock “of support from government in recent years, older people are being drawn in to increasing financial precarity.
- There is an increasing level of request for support from those living in private rented accommodation, as buy to let mortgage cost, are passed on to tenants. Actual homelessness is rising from a low figure during the pandemic. And request for help from those in social housing, SBC rental and housing associations remain high.
- Mental health related issues are increasingly being discussed, as either the cause of why people are in crisis, or a symptom of what may have started as a financial crisis, causing poor mental health outcomes. The Citizens Advice Team are working closely with other agencies to support clients asking for support. (Mind).
- Concern was expressed about those who cannot claim the full range of support and are Just About Managing (JAMs). There is reason to believe that pressure on this group will increase as interest rate rises impact on income.

### 3.4 **Stevenage Borough Council - Interim Head of Policy and Communities – Ben Threadgold.** [Evidence gathered at 17/01/23 E&E Select Committee.](#)

3.4.1 Stevenage Borough Council has adhered to a strong cooperative approach, working closely with partners in the community, to monitor and support thorough the cost-of-living crisis. This has included the following:

- Active sign posting of residents to agencies that can help in the community, via the main SBC website. There is evidence that these pages are being hit frequently.
- SBC has been central to coordinating government support. This has taken the form of discretionary housing support, with a doubling of claimant numbers.
- The SBC Council Tax Support Scheme has remained in place, with a generous level of support, comparable to other local councils. There are no plans to overhaul the system at present (Overview and Scrutiny 24/07/23). In January SBC was seeing 85.7 % of Council Tax being collected (Quarter 3, 2022-23).
- There has been 13.4 % increase in rent arrears due to Stevenage Borough Council. Most of these are in receipt benefits and have had changes in circumstances.
- SBC has been developing a “Full Financial MOT” approach to residents presenting with financial difficulties. It is not clear from the discussion of the extent of this approach, and which teams within SBC are offering this approach.
- There is active support by SBC of central government Discretionary Housing Payments and Household Support Fund, with clear support for a mainstreaming, so more can claim a continuing source of support, beyond Spring 2024.

- There is evidence of a need to address the group who are above income thresholds, for the targeted government support (JAMs just about managing).
- Coordination of local warm space initiative via the Cooperative Neighbourhood Team.
- The SADA team has seen an 88% increase in numbers reporting domestic abuse. The positive is that more people are being supported and reported, and the team and attitudes towards domestic abuse, are being shifted by its positive, and supportive approach. It is also reasonable to assume that financial pressures in some instances, will result in abusive behaviours occurring in relationships, and breakdowns in relationships can occur.

### 3.5 **North Herts Family Centres-Barnardo's – Children Services Manager – Sharon Bell MBE. [Evidence gathered at 14/06/23 E&E Select Committee](#)**

- 3.5.1 Early years support providers in the community were invited to committee, as the cost living crisis can fall disproportionately on families with lower incomes. The cost-of-living crisis is likely to present real challenges around everyday expenditure for some families, and by inviting these service providers, a window was opened into their work.
- 3.5.2 The North Herts Family Centres work with children from 0-5 years of age, but interact with children of all ages, because of their links to other services, such as Families First. The centres offer support to emerging needs, alongside universal services. There are 1-1 services available. Children services offer localised, support away from central benefit support. Often this support is behavioural, in terms of pastoral support, or services directed at increasing resilience. It can take the form of direct support in kind to families.
- 3.5.3 There were 320 referrals in the last year to services, (Apr-22- Mar 23.) with a high concentration of services in the following wards. St Nicholas and Martins Wood (86) Bedwell (60) Broadwater (58) Old Town Symonds Green (55) Shephall (43) 18 Chells and Manor. The biggest topic of referral was Routine, Guidance and Boundaries.
- 3.5.4 There is direct funding of families in need. A figure of £4000 was discussed as being given over to direct support to families. This has been used on heating, food vouchers and parcels and cooking equipment. Furniture has also been purchased.
- 3.5.5 The following areas were identified as challenging:
- Housing – Problematic landlords, damp, overcrowding. The need to build closer work partnership with housing providers was discussed.
  - Support with form filling, and online access.
  - Challenges around housing maintenance, lack of skills
  - Mental Health – ongoing challenges since COVID, exacerbated by the cost-of-living crisis.



- 3.5.6 Educational attainment – children out of school, or under achieving in school. This is reported in the national picture, for levels of children who have left mainstream education, or are experiencing disrupted educational attainment, because of welfare impacts.
- 3.5.7 Support to families to enable digital inclusion for schoolwork is an issue.
- 3.5.8 The importance of early intervention was held up as good practice, in identifying a family's needs before crisis is reached.
- 3.5.9 There is a need for more activities for primary school children in the community.
- 3.5.10 Volunteer recruitment for children's centres can be problematic.

**3.6 HomeStart Hertfordshire – Service Delivery Manager – Claire Norris**  
**[Evidence gathered at 14/06/23 E&E Select Committee](#)**

- 3.6.1 HomeStart are a charity that has a national profile and works with families in crisis. They are based in Bedwell, a centre from which they serve the whole of Hertfordshire.
- 3.6.2 HomeStart cited housing as a major challenge for the families they support. Budgeting support is often required, and they have started finance projects to support families. This is operated with HCCs money advice unit.
- 3.6.3 Mental health issues were also a big concern amongst their families. The situation had deteriorated with the pandemic and continued with the cost-of-living crisis.
- 3.6.4 There has been a lot of signposting to other services: food banks, hygiene banks. The value of vouchers being given out (food vouchers) has doubled to £100 vouchers, to feed families. They are seeing new families using their services. Early intervention was cited as key to supporting families. There are families using the services for the first time, many of which are working, but have not had to ask for support before. There are practical and emotional challenges for families with this.
- 3.6.5 Financial pressure varied, but they can be rent, school uniform costs, and school trips. The ability of families to afford school trips, can create significant peer pressure. Transport cost are also an issue.
- 3.6.6 HomeStart cited getting and retaining volunteers as an issue. Concern was also expressed at the complicated issues families face, and the difficulty of the volunteer support being needed for a sustained period.
- 3.6.7 Concern was expressed that information needed to be consistent about support services for families, and this was not always the case with the HCC and SBC Information offer on their respective websites.

3.7 **SBC and local response to the cost-of-living crisis focusing on the impact on *Businesses*.**

3.7.1 This is a subject that deserves a full report, and the Environment and Economy Committee's work has offered a small window into what the impacts on business has been. The environment is challenging for business, and the content below offers some indicators as to what is happening, as presented by some key stakeholders.

3.7.2 The National Support to Business - Energy Bill Relief Scheme and Energy Bills Discount Scheme. These schemes provide financial assistance to companies of all sizes, to mitigate against the cost of high energy prices. The initial scheme has been in place since 01/10/22. The level of support being adjusted downwards from 01/04/23, and for many businesses, it will end completely. The scheme is in place until April 2024. As unit costs for energy should be falling, then this should feed through to cost for business.

3.8 **Wenta Business Technology Centre – Emma Wright -Client Services Operations Manager, and Simon Holmes -Director of Client Services and Enterprise Partnership Manager. Mena Caldbeck – Business Relations Manager – Stevenage Borough Council. [Evidence gathered 22/02/23 at E&E Select Committee – link to Minutes](#)**

3.8.1 There are indicators that more businesses are seeking reasonable priced working space, as uptake at Wenta is higher, and bigger units are harder to let. A market characterised in part by downsizing., and increased working from home.

3.8.2 Wenta is resilient in support businesses, with increased uptake for virtual support to clients, use of incubator and co working space has increased., and us of platforms like Google Digital Garage.

3.8.3 The areas of support that Wenta are seeing most demand is start up support, finance funding, and business planning. But there has been a drop off in demand for start-up support in 2022-3. Pre-start use of space was 65%, but this year it is 41%. There is an historically high level of business over 5 years old in the BTC.

3.8.4 In 2023 Wenta are seeing most business support going to retail, food and drink, and entertainment and arts. 41% of businesses reported increases in the price of goods and services, this year. The co -space in the town centre has seen an increase in use since opening in 2021, and there is a lot of business activity around this.

3.9 **SBC response to the cost-of-living crisis focusing on the impact on *SBC Staff*.**

**Impact on Stevenage Borough Council Employees of the Cost-of-Living Crisis.  
Kirsten Frew and Clare Davies – Darren Nicholson (Unite) Unison Stevenage**

**Local Government Branch. [Evidence gathered 23/03/23 at E&E Select Committee.](#)**

3.9.1 As its third area of focus the Environment and Economy Committee sought to understand the impact of the cost-of-living crisis on those employed by Stevenage Borough Council. The Committee invited responses from two Unions representing employees, Unison and Unite, and from senior managers in from Stevenage Borough's HR team. Stevenage Borough Council employees received a £1925 pay rise in November 2022, back dated to April 2022. This was approximately a 10% pay rise for employees who were on the lowest pay scale and the average SBC pay increase for 2023/24 was 5.43%, but it is important to remember that with inflation at the time running above this, wages were falling behind, or barely keeping up with inflation.

3.9.2 The Trade Unions elected to respond to the review in the form of a survey, and the HR managers, in person to the committee. The Unison Survey- sent to Unison Members to record anonymously their experience of the cost-of-living crisis. The survey is impactful, because of the stark responses that have been offered. Despite the pay increase in November 2022, several employees struggled with the following:

- Anxiety over rising bills, resulting in changed shopping habits, and not turning on heating as much, or wearing more clothes at home.
- Some respondents are consciously trying to use less electricity at home.
- Having to think about car use, and petrol costs.
- Social lives have been impacted as not as much money to go around.
- Concentrating expenditure on essentials. Consequently, a level of impact on mental health.
- Having to rethink personal budgets., especially if the only wage earner.
- Having to use heating at home more, if working from home, and this adding to costs.
- Increase in the level of personal anxiety. Some respondents said they had use counselling services, and NHS mental health support.
- Some reported following charities and support groups online to get advice about managing through the crisis.

3.9.3 SBC employees have been impacted by the cost-of-living crisis, and there are support schemes in place to help those, who's personal circumstances have become challenging in recent months. At one level, the management of staff through this challenge is an operational consideration, and not the preserve of Members. That said, wage awards in recent years have tried to address the cost-of-living crisis, and where individuals may be struggling financially a range of employee and union run schemes are in place to support them.

3.9.4 Formal support on offer to employees includes:

- Councils Employee Assistance Provider - Spectrum Life
- UNISON's There For You programme
- Unite Hardship Fund

3.9.5 It is encouraging that employee's wellbeing is considered, and that these forms are part of the routine one-to-one process for SBC teams. SBC is to be commended, if it is practising a culture of acceptance around the challenge of workforce positive mental health, and neurodiversity in the workplace. Creating safe places in organisations where these concerns can be aired, and where support and direction can be sought, is valuable, and can be key to retaining staff and supporting a return to good performance. With the pressures on families and organizations, having REAL conversations is important.

### 3.10 **Equalities & Diversity issues**

3.10.1 Although not one of the 9 protected characteristic groups (2010 Equalities Act) people who are on a low income are adversely affected by the cost-of-living crisis. Therefore, the focus of the local authority to directly help and signpost individuals and families most affected is the focus and direct subject matter of the review.

### 3.11 **Links between the cost-of-living crisis and Climate Change**

3.11.1 There are links between the cost-of-living crisis and climate change. Households who are in receipt of benefits or are on a low income are not able to respond to the challenges of climate change but are often the most directly affected. If these households could benefit from a lower demand for domestic heating and energy from better insulation/solar panels etc. then their heating bills would be reduced due to a lower demand. The Council is accessing the funding available from the Government's Social Housing Decarbonisation Fund, to retro-fit properties, but the scale of the funding available is currently very small, and is not of the scale and quantum of funding that would be required to roll out to the whole of the Council's social housing stock of circa 8,000 tenanted properties and circa 1500 leasehold properties.

## 4 **RECOMMENDATIONS**

4.1 That the Environment & Economy Select Committee considers the findings of the review, contained within this report and the recommendations below be presented to the Executive Portfolio Holders including; The Leader; Resources and Transformation; Co-operative Council and Neighbourhoods; and Economy and Transport, who will liaise with partners including: Stevenage CAB; Children Centres; Homestart; Wenta BTC; and Unison & Unite Trades Unions and that a response be provided within two months of the publishing of this report.

4.2 **Recommendation 1 - Sign Posting** – (i) It is recommended that an “holistic” approach, or resident centred approach, extends across SBC service, and into the Housing Team and (ii) delivery of council services accessible via digital means be continued with traditional person to person methods still made available.

- 4.2.1 **Background and reason for the recommendation re (i) Sign Posting** - A collaborative and shared approach to the crisis is evident in the way in which Home-Start, North Herts Family Centres, The Citizens Advice Team, and teams within SBC work, when confronted with residents in crisis. The hope is that this “holistic” approach, or resident centred approach, extends across SBC service, and into the Housing Team. That those in crisis, or near to it, are directed to sources of support, and the range of practical services across the community that can help (Debt Counselling, Credit Union, CA Team, Housing Officers, MIND) to name a few. A “one front door” into this local support is important. Forums like The Stevenage Social Inclusion Partnership encourage this.
- 4.2.2 **(ii) Digital Sign Posting** - The repeated use of web sites by SBC and the Citizens Advice Team, has shown the value of digital sign posting of services to those needing them, and this is to be commended. However, the need for traditional physical outreach into neighbourhood locations is also needed. The challenge of providing services in the way people want them (digital self-serve, digital meeting, face-to face) hasn’t gone away.
- 4.3 **Recommendation 2 - Importance of Early Intervention** - It is recommended that SBC and partners continue to support residents coming forward for help by encouraging early intervention mechanisms.
- 4.3.1 **Background and reason for the recommendation re Importance of Early Intervention** - The Citizens Advice Team, North Herts Family Centres and Stevenage Borough Council all stressed the importance of early intervention, with families and individuals engaging on the brink of crisis, or soon after. This is not an easy thing for residents to do, especially if this is something that they have not had to do before. But by SBC, Citizen Advice and other agencies, continuing to provide an open door into services, and doing so in such a way that de-stigmatizing the situation, much progress has been made.
- 4.4 **Recommendation 3 – Continuation of administration of the Household Support Fund** It is recommended that if the Government make a further round of the Household Support Fund available for 2024-25 that officers carry on making this very valuable fund available to eligible local people.
- 4.4.1 **Background and reason for the recommendation re Continuation of administration of the Household Support Fund** – The household support fund offers practical support with Energy, Water, Food or other essential cost to residents. You do not need to be in receipt of specific benefits to receive this. Local Authorities have some discretion as to how they administer the scheme locally, and it has become an important source of support in the cost-of-living crisis.
- 4.5 **Recommendation 4 - Continuation of Warm Spaces** - It is recommended that the provision of warm spaces continues for 2023-24 and that the officer report from 2022-23 regarding the provision of warm spaces during this period be shared with Members.

- 4.5.1 **Background and reason for the recommendation re Continuation of Warm Spaces** – It is seen by Members of the Environment and Economy that many of the fundamental underlying economic and social challenges that were in the cost-of-living crisis were still present, although inflation is falling by December 2023 it is still high by recent decades and above the Government’s inflation target rate of 2%, so people in insecure employment that have not enjoyed inflation busting pay rises are still struggling, therefore, Warm Spaces are still necessary.
- 4.6 **Recommendation 5 – SBC frontline staff training on Cost-of-Living** It is recommended that SBC training is maintained on the cost of living across all public facing teams, especially Housing and Council Tax.
- 4.6.1 **Background and reason for the recommendation re SBC frontline staff training on Cost-of-Living** – As the impacts of the cost-of-living crisis are still being felt it is important to make sure that all frontline and public facing roles receive the necessary training.
- 4.7 **Recommendation 6 – Council Tax Arrears and Rent Arrears** It is recommended that the level of Council Tax Arrears and Rent Arrears should be recorded and disseminated, not only because of the revenue implications for SBC, but because these are indicators of the impact on family finances.
- 4.7.1 **Background and reason for the recommendation re Council Tax Arrears and Rent Arrears** – Council Tax and Rent Arrears are an area of concern to the Council as they can have an impact on Council finances, but they are also a direct indicator on the impact on local families and can act as an indicator of the number of households servicing debt.
- 4.8 **Recommendation 7 – Impact on Businesses in Stevenage** It is recommended that the Business Relationship Manager and the Executive Portfolio Holder for Economy and Transport be invited to commission a report on the ongoing conditions of the business market in the town, looking at the pressures of on businesses particularly on SME’s.
- 4.8.1 **Background and reason for the recommendation re support of Business in Stevenage** - This is a subject that deserves a full report, and the Environment and Economy Committee’s work has offered a small window into what the impacts on business has been. The environment is challenging for business, and the content below offers some indicators as to what is happening, as presented by some key stakeholders.

## 5 IMPLICATIONS

### 5.1 Financial Implications

There are no direct financial implications for this report.

### 5.2 Legal Implications

There are no direct legal implications for this report.

### **5.3 Equalities Implications**

The Equalities implications have been addressed within the report at paragraph 3.10.1 There are no further equalities implications for this report.

### **5.4 Climate Change Implications**

Climate change implications have been addressed throughout the report but specifically at paragraph 3.11.1

## **BACKGROUND DOCUMENTS**

Links to the E&E Select Committee Meetings:

[E&E Select Committee - 15 December 2022 - Agreed Scoping Document](#)

[E&E Select Committee 17 01 23](#)

[E&E Select Committee 22 02 23 - link to Minutes](#)

[E&E Select Committee 23 03 23](#)

[E&E Select Committee 14 06 23](#)