

Update on Cost-of-living pressures to residents and local businesses

following completed E&E Scrutiny review of 16 January 2024

Review Title & C'ttee	Date added to the work programme	Scoping/ started complete /updated	Review start date (& follow-up dates)	Review Status (date if completed)	Key Recommendations	Autumn 2026 Update
Cost of Living Review	Mar-22	E&E Select Com'ttee - 15 December 2022 - Agreed Scoping Document	Agenda for Environment & Economy Select Committee on Thursday, 15 December 2022, 6.00pm	Agenda for Env & Economy Select Committee on Tuesday, 16 January 2024, 6.00pm	Rec 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.	Update from Head of Housing Operations, Simon Kiff - Housing Services continues to provide a resident-centred approach to support tenants and leaseholders experiencing financial hardship. Residents can access support through telephone, email, website information and direct engagement with officers. The Income Team works closely with the Welfare Benefits and Debt Advice Team, Citizens Advice and the DWP to provide joined-up support and ensure residents are signposted to appropriate services
					Rec 2 - Importance of Early Intervention - It is recommended that SBC and partners	Update from Head of Housing Operations, Simon Kiff - Early intervention remains a key priority. Where the property rents are high e.g. affordable rents, affordability checks are carried out by the Lettings team. Income Team undertakes financial health checks

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					continue to support residents coming forward for help by encouraging early intervention mechanisms.	accounts go into arrears and when circumstances change, helping residents access benefits, maximise income and address financial difficulties before arrears escalate. Support includes affordability assessments, budgeting advice and tailored repayment arrangements
					Rec 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.	Update from Co-operative Neighbourhoods Programme Manager, Gemma Maret - Following the replacement of the Household Support Fund with the Crisis and Resilience Fund (CRF), district councils are no longer allocated a direct funding pot to administer locally in the same way. Funding for activity such as food banks and warm/cool spaces is now available through separate grant application routes. Community Development will continue to promote relevant funding opportunities to local organisations and support community providers to access available funding where appropriate though our community information and funding pages Community Flyers & Funding Opportunities for the Stevenage Community Update from Head of Housing Operations, Simon Kiff - Housing Services continues to signpost eligible residents to Household Support Fund support and other available hardship schemes administered by the Council and partner organisations.

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					Rec 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.	Update from Co-operative Neighbourhoods Programme Manager, Gemma Maret - The original Warm Spaces model developed into a broader Community Café approach, providing welcoming local spaces which can support residents throughout the year, including during periods of both cold and hot weather. Following the change from the Household Support Fund to the Crisis and Resilience Fund, there is no longer a direct district allocation to continue funding these spaces. The Co-operative Neighbourhoods Programme Manager contacted existing community cafés to establish whether they wished to continue. Five community cafés confirmed that they wished to do so. A joint funding application was subsequently made through Hertfordshire Community Foundation on their behalf. Funding for all five cafés was approved and distributed, enabling them to continue operating through to July 2027. Community development will continue to maintain contact with the community cafés and identify future funding opportunities where appropriate. Update from Community Advice & Support Head of Service, Sarah Pateman - Community Advice & Support have operated and continue to operate warm and cool spaces within our service area, we operate a homeless hub in the town and a drop-in where customers

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						can get advice, signposting, support a hot meal and do activities such as games and karaoke once a month. The Welfare Debt and Advice Team offer support for any tenant that needs advice or finds themselves struggling with debt or the cost of living. Following the Community Select Committee meeting in March 2026 we also ran a campaign around scams with Citizens Advice who we procure a service which supports the residents of Stevenage who maybe in debt or need advice. The service includes “court desk” support for anyone that has a court hearing for rent arrears. We are working with a company in Stevenage that donates an ASDA voucher monthly so that families in refuge have access to fresh fruit and vegetables, we also received funding to be able to purchase supermarket vouchers and support to help with utility bills.
					Rec 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.	Update from Head of Housing Operations, Simon Kiff - Cost-of-living support remains embedded within Housing Services. Income Officers continue to receive training and development in welfare benefits, financial inclusion, vulnerability awareness and supportive customer engagement to help identify hardship and provide appropriate support and referrals.

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					Rec 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	Update from Head of Housing Operations, Simon Kiff - Rent arrears continue to be monitored as a key indicator of financial hardship. The Income Team works proactively with tenants through income maximisation, benefit support, budgeting advice, debt advice referrals and personalised arrears management. The team also signposts residents to Affinity Water schemes, including water meter installations and social tariffs, helping to reduce household costs and improve affordability. Annual Update - Joint Revs and Benefits Committee - 7 January 2026
-		-	-	-	Rec 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	Update from the Business Relationship Manager, Mena Caldbeck – The context for businesses is that they continue to be challenged through the Ukraine War and now the more recently the Iran War. The recent increases in Business Rates, National Insurance Contributions and the Minimum Wage are also increasing further pressures on businesses. The Business Relationship Manager, has reported feedback from large business and from SME's as follows: Increasing operating costs through:

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					on the ongoing conditions of the business market in the town, looking at the pressures of on businesses particularly on SME's.	• Energy, utilities, rent, rates and premises costs • Insurance and professional service costs • Raw materials, stock and supplier prices – some prices doubled after the Ukraine War • Transport, fuel and logistics costs – increasing once again through Iran War • Higher financing and borrowing costs, alongside difficulties in obtaining funding Pressure on consumer demand impacting retail, hospitality and the High Street: • Households have less disposable income, so customers are become more price-sensitive and shopping around • There is reduced discretionary spending and people spending less on going out for meals, clothing etc • Customers want to see discounts and promotions Cash-flow and profitability: • Businesses face ongoing rising costs and often limited ability to increase prices • Profit margins continue to become squeezed • Businesses have reported customers are taking longer to pay invoices • Smaller businesses have identified short-term cash-flow problems, and this is ongoing Supply-chain disruption: • Many businesses stated suppliers were increasing prices or changing terms

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						- Some businesses have identified that they are facing increasing minimum order quantities from suppliers - Businesses have had to look for alternative suppliers - There has been greater pressure to diversify supply chains and reduce dependency on single suppliers Wage and recruitment pressures: - Employers more recently are being impacted by NI increases and minimum wage increases and are having to put recruitment on hold - Businesses faced pressure to retain skilled staff and adding to wage increase demands - Recruitment has been impacted where businesses were not able to match larger employers' salaries Pressures on Business Owners: Smaller businesses have stated ongoing pressures which have resulted in: - Longer working hours and not always being able to take income from the business - Greater risk of business closures and owners deciding not to expand Investment Plans on hold: Many businesses have stated they delayed purchasing equipment, improvement, or expansion plans because of uncertainty in the economy.