

[Home](#) > [Residents](#) > [Advice and support](#) > [Financial advice](#) > [Cost of living help](#)

Cost of living help

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Are you worried about the rising cost of energy bills, food and transport?

Whatever your money worries may be, we've put together some useful information so that you can find out what support is available including grants, money saving advice and offers to help with the cost of living.

Maximise your benefits

Our [benefits calculator](#) will help you find out what benefits you can claim.

The calculator is free to use, and the details you provide are anonymous.

Before you start, make sure you have information about your savings, income, pensions and existing benefits (for you and your partner).

[Where you live](#)

Other assistance

Local support directory

[View our directory of all local support available](#)

Including places to go to keep warm, who can help with food and essentials, and organisations that can give you advice and information.

Energy saving advice

Cosy Homes in Lancashire

Cosy Homes in Lancashire (CHIL) [provides help with access to cost effective ways of keeping your home warm](#) whether you own or privately rent.

Other help and advice on [grants to improve the energy efficiency of your home](#) are available on the insulation and boiler grants section of our website.

Warm and Healthy Homes Project

Warm and Healthy Homes Project supports households of all tenures. Care and Repair's free service will run for two years to help ensure Blackpool residents can save money and stay warm at home.

[More information on the Warm and Healthy Homes Project.](#)

Warm Homes Discount

The Warm Home Discount Scheme is a one-off £150 discount off your electricity bill.

If you're eligible, your electricity supplier will apply the discount to your bill. The money is not paid to you.

You'll usually get the discount automatically if you're eligible.

See the [Warm Home Discount Scheme](#) for more information.

Winter Fuel Payments

If you were born before 22 September 1959 you could get between £100 and £300 to help you pay your heating bills for winter 2025 to 2026. This is known as a 'Winter Fuel Payment'.

Most people get the Winter Fuel Payment automatically [if they're eligible](#).

If your income is over £35,000, HMRC will take your Winter Fuel Payment back. You can [check if your income is over the threshold](#) and how HMRC will take it back.

If you're eligible, you'll get a letter in October or November saying [how much you'll get](#). Most eligible people will be paid in November or December 2025.

You do not need to **complete any application form** to receive this money, it will automatically be paid to the bank account your benefits are paid to.

Other support

The Energy Saving Trust website has a range of [helpful advice and guidance to help you save on your energy costs](#).

The government's household energy page will give you [suggestions on alterations you can make to your home that can help you save on your energy usage](#).

Money Saving Expert website also has a [wide range of energy saving tips](#) to help you reduce your costs.

Using less hot water has the added benefit of lowering energy bills too. Examples of annual savings are shown below:

- Reducing each person's daily shower from 10 minutes to 5 minutes - £740
- Cutting out two dishwasher runs per week by only running with full loads - £76
- Cutting out two washing machine runs per week by only running with full loads - £37
- Fixing a leaking toilet - £300
- Turning off the tap while brushing teeth - £100
- Fixing a dripping tap - £17

Mental health support

Is the cost-of-living problem making you feel anxious?

We know that worrying about bills can have a negative effect on your health so below are some links, which you may find useful.

- [Public health](#)
- [Blackpool talking therapies](#)
- [Mind Lancashire](#)

Social prescribing

Did you know your GP may be able to help you with social prescribing?

Your GPs know that many things affect your health and wellbeing and not all of these are clinical and best dealt with by medication or treatment alone. Many patients visit their GP because they feel isolated or lonely. Some are stressed by work, money, childcare or housing problems, or sometimes it's the stress of managing a long-term health condition that brings you to the surgery.

Social prescribers will listen to you and help you access the right people, services and activities that may benefit you.

They could link you or introduce you to a community group, a new activity or a local club. They may help you find legal advice, debt counselling, housing support or the right person to help you find a job or volunteering opportunity.

Your social prescriber will look to give you specific information and guidance on your situation or suggest local resources that might help. They could even support you to create something new such as a gardening club, a fishing group, a 'men's shed' or knit and natter group. Ask at your local GP surgery for more details.

Help with NHS health costs this winter

As winter approaches, it's a good time to remind Universal Credit claimants that they may be entitled to help with their NHS health costs through the NHS Low Income Scheme.

If someone receives Universal Credit, they might qualify for help with their health costs including NHS prescriptions, dental treatment, eye tests, and help with travel costs to hospital appointments. The amount of support depends on their individual circumstances and any savings they have.

Before making any claims, people should use the [NHS eligibility checker](#) to confirm entitlement. It will tell them what support they can access and help avoid penalty charge notices.

Keeping warm and safe

Warm hub information for 2025 coming soon.

Libraries

Blackpool libraries run a wide range of free events and activities across their libraries.

[See their website for more information](#)

Help with food

If you're struggling with the cost of food, there are places you can go to get help. Some offer free or low cost hot meals and refreshments. See some of what is available below.

[Find the full list of food help on the FYI Directory](#)

Blackpool Comfort C.A.F.E.

Offering hot food, drinks, snacks and emergency items every Tuesday 11.00am to 12.30pm from out of St Thomas Church on Counce Street, FY1 3NJ.

Big Food Truck

[The Big Food Truck](#) is available at various locations across Blackpool.

Mondays | 1.30 pm to 2.30 pm

Claremont Park Community Centre | Text: 07418 318004

Tuesdays | 2.00 pm to 3.00 pm

Blackpool Football Club | Text: 07418 318346

Thursdays | 2.00 pm to 3.00 pm

To register at your nearest hub text your name to the hub number - this is a text service only, please do not call.

Salvation Army

For adults aged 26 years and over, The Bridge Project at the Salvation Army Citadel on Raikes Parade offers emergency food, hot meal, shower and laundry facilities 9.00am to 11.00am Monday, Tuesday, Thursday and Friday for homeless people and a hot meal 12noon to 2.00pm for homeless and vulnerable adults.

Amazing Graze Blackpool Free Food Shop

Visit the free food service at 44 Bolton Street, FY1 6AA on Tuesdays and Fridays 5.00pm to 7.00pm.

Blackpool Community Grocery

Located at Kings Church Blackpool, Bispham Road, Blackpool, FY2 0LB and open Mon: 9.30am to 5.30pm, Tues to Fri: 9.30am to 4.30pm

As well as affordable food shopping members are invited to attend free courses offered by the partner church (also available to non-members).

All you need to do is bring £5 for your annual membership fee*, and a couple of shopping bags to put your groceries in and then start shopping. It's as simple as that!

There are different sized shops available from £5, with each item in store being worth a certain number of points.

- Small shop: £5 (12 point shop)
- Medium shop: £7.50 (18 point shop)
- Large shop: £10 (24 point shop)
- Extra-large shop: £12.50 (30 point shop)

Being a community grocery member means you can shop in store multiple times each week, helping you save on your shopping budget. We have stores across the country and your membership can be used in them all.

Morrisons

Morrisons are offering a free meal for 1 child under 16 when buying an adult meal with a value of £5 or over at it's in-store cafes.

They have also launched Club 60 to help customer's pensions go further. You can enjoy a small breakfast and refillable drink for £6 or an afternoon meal deal for £10

Asda

Until the end February Asda café's are offering the winter warmer scheme where over 60s can enjoy a bowl of soup, a bread roll and unlimited tea and coffee for £1.

Help with your TV licence

If you're 75 or over and you get Pension Credit, you can get a free TV licence if you either:

- get [Pension Credit](#)
- live with your partner who gets Pension Credit

If you're blind or in residential care, you can get a discounted TV licence.

The simple payment plan was created for those in financial difficulty.

Qualifying customers can choose from either a fortnightly or monthly payment plan that spreads the cost of a TV licence over 12 months, this means you make smaller payments more frequently, helping you to better manage your finances.

TV Licensing accepts referrals to the Simple Payment Plan from not-for-profit organisations such as charities or your local authority

money advice department. It cannot accept referrals from commercial organisations.

Links policy

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