

Mental Health Crisis Breathing Space



There are two Breathing Space Schemes: **Standard Breathing Space** which last 60 days and the **Mental Health Crisis Breathing Space**.

This factsheet explains Mental Health Crisis Breathing Space.

Who's eligible for a Mental Health Crisis Breathing Space?

To be eligible for a Mental Health Crisis Breathing Space a person must:

- Be undertaking crisis treatment. For example, through a crisis home treatment team, a community mental health team or have been detained under the Mental Health Act.
- Have the application approved by an Approved Mental Health Professional (AMHP) who'll need to complete an evidence form to prove eligibility and suitability for the scheme.
- Have their completed form submitted to the Mental Health and Money Advice website, who'll then manage the referral process. If approved, they'll be in touch every 20-30 days to see whether a patient remains eligible. You can find out more here: www.mentalhealthandmoneyadvice.org/en/

Who can apply for a Mental Health Crisis Breathing Space?

The person who owes money can apply directly for the scheme. Alternatively, the following people can also apply to a debt adviser on their behalf:

- The person's carer
- Approved Mental Health Professionals
- Care co-ordinator appointed for the person
- Mental health nurse
- Social worker
- Independent mental health individuals or mental capacity individuals appointed for the person
- A representative for the person



How long will a Mental Health Crisis Breathing Space last?

It lasts as for the duration of the person's mental health crisis treatment (no matter how long), plus 30 days.

Does Mental Health Crisis Breathing Space affect my credit score?

Mental Health Crisis Breathing Space won't directly affect your credit rating. However, it's important to understand that while the scheme protects you from enforcement actions and additional interest or charges during its duration, it doesn't remove the fact that you're in debt.

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Can bailiffs come during my Mental Health Crisis Breathing Space?

A creditor will not be able to start bailiff action against you whilst you're in Breathing Space.

You may be having deductions taken from your benefits for a debt not owed to the Department of Work and Pensions, such as energy or water bill arrears. These are often called third-party deductions.

- If you receive Universal Credit, third-party deductions will continue even if the debt is eligible for Breathing Space, and new deductions will also be possible. If you're having a deduction made from your Universal Credit to repay a Universal Credit advance, these deductions will also continue.
- If you receive Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Income Support, Housing Benefit, Child Tax Credit or Working Tax Credit, then third-party deductions should stop if the debt is eligible for Breathing Space. New deductions won't be taken.

People with a mental health condition who are in debt but who aren't deemed to be in mental health crisis, may be eligible to apply for the standard Breathing Space scheme.

The standard Breathing Space scheme prevents those you owe money to from enforcing debts and adding interest and charges for up to 60 days.

You can find out more here: www.gov.uk/options-for-dealing-with-your-debts/breathing-space

How to apply for the Mental Health Breathing Space scheme

To apply for the Mental Health Crisis Breathing Space scheme, you need to talk to a debt advisor. They'll submit an application on your behalf if it's the right thing to do.

If you want more information about Mental Health Crisis Breathing Space, please contact the Money Advice Team on **0345 60 20 540** or you can visit the Gov.uk website for more information:

www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance-on-mental-health-crisis-breathing-space