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# What is the Breathing Space Scheme?



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# Debt respite (Breathing Space Scheme)

“Breathing Space”, also known as the Debt Respite Scheme, is a government scheme which could help relieve some of the pressure and stress you may feel if you are in debt and struggling.

There are **two** kinds of breathing space

1. Standard breathing space
2. Mental health crisis breathing space



# The two types explained

	Standard	Mental Health
Who does it apply to?	It applies to those people in debt who are unable to repay some or all of their debts as they fall due and are looking for some time “breathing space” to get advice on how to manage their debts.	It is intended to help people who are struggling with debts whilst receiving mental health crisis treatment.
When does it apply ?	<p>You must not be in a DRO, IVA or be in an undischarged bankruptcy.</p> <p><b>You can only apply for breathing space once in a 12 month period.</b></p> <p>If any debts included in the breathing space are in joint names then the joint account holder will also be protected by the breathing space scheme.</p>	<p>You can only get a mental health crisis breathing space in very limited situations.</p> <p>Someone is classed as receiving mental health crisis if they are:</p> <ul style="list-style-type: none"> <li>- detained under Mental Health Act 1983;</li> <li>- removed to a place of Safety under the Mental Health Act 1983; or</li> <li>- receiving crisis, emergency or acute treatment in any setting from a specialist mental health service.</li> </ul>
How long does it apply for?	60 days as long as you remain eligible	For the duration of your mental health crisis treatment plus 30 days.
Who can grant it?	You will need to apply through an approved debt advisor who will then decide whether or not to grant it.	An approved mental health professional (AMHP) approved under s114 of the Mental Health Act 1983 by any local social services in England & Wales.

# NATIONAL DEBTLINE

- For more details and information about the Breathing Space process, eligibility criteria and general advice please visit
- [www.nationaldebtline.org/fact-sheet-library/breathing-space](http://www.nationaldebtline.org/fact-sheet-library/breathing-space).



GOV.UK

- If you wish to apply for and access the Breathing Space service, please visit [www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance/debt-respite-scheme-breathing-space-guidance-for-creditors](http://www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance/debt-respite-scheme-breathing-space-guidance-for-creditors)