



Mental Health Crisis Breathing Space The Debt Respite Scheme

What is Breathing Space?

A new scheme set up by the government to “pause” someone’s debts if they are receiving Mental Health Crisis Treatment. The debts are “paused” for the time the person is receiving crisis care and for a further 30 days after.

Having breathing space should stop you being contacted by someone you owe money to or being charged fees and interest on your debts while you are receiving crisis treatment.

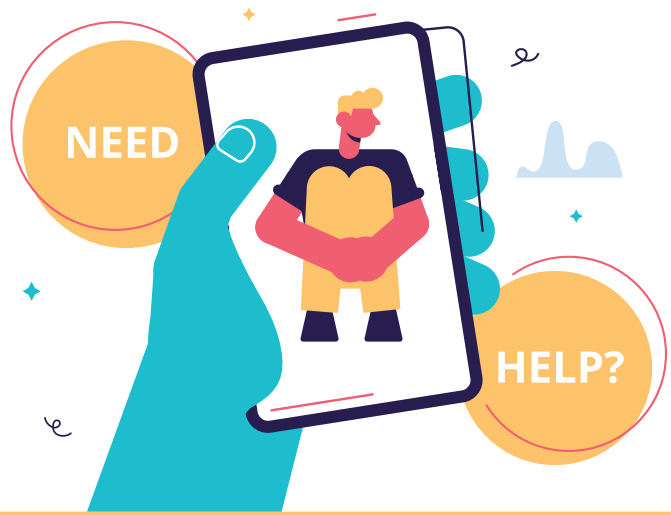
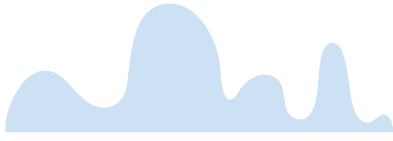
**PAUSE
DEBT**

Who can apply for a Breathing Space?

A person who is receiving Crisis treatment with problem debt can apply for a Breathing Space. See below who can apply on their behalf:

- The person themselves/their carer/representative
- Mental health nurse
- GP/Healthcare professional
- Social worker/Approved Mental Health Professional (AMHP)
- Care coordinator
- Independent mental health advocate

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How to apply

To submit an application to Lancashire County Council, visit:

[Breathing Space referral form](#)

Complete the online form to apply for an AMHP to assess if the person you are referring is eligible. You will receive an email with confirmation of sending it in.

Alternatively, you can visit lancashire.gov.uk and search for 'Mental Health Crisis Breathing Space'.

How does the process work?

1. A referral is made to the local authority.
2. The local authority will assign an Approved Mental Health Professional (AMHP) to check whether the person is receiving Mental Health Crisis treatment.
3. The AMHP will then complete a form that gets sent to the debt advisers.
4. If the person is eligible, the Breathing Space will start the day after the debt advisers receive the application.
5. Every 20-30 days the debt adviser will check whether the person is still receiving Crisis treatment.
6. Once the Crisis treatment has ended, the Breathing Space will end 30 days after the treatment finished.

Benefits of Breathing Space

- Reduce the stress of debts while receiving treatment
- Protects the person who is receiving treatment
- Opens the person up to debt advise

How long does Breathing Space last?

Mental Health Crisis Breathing Space lasts for the entire time the person is receiving Crisis treatment and for an extra 30 days after the treatment has finished.

**MENTAL
HEALTH**

For more information
www.lancashire.gov.uk

CRISIS

