

# **Breathing Space: get more time to deal with rent arrears**

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A debt adviser can help you get a breathing space to give you more time to deal with rent arrears. This can include stopping or delaying an eviction.

## **What is breathing space?**

Breathing space is a government scheme that gives people in England and Wales time to deal with their debts. It's also called the debt respite scheme.

A debt adviser decides whether you qualify for a breathing space. They'll check if the debts you owe can be included. If you qualify, no action can be taken to make you pay those debts for **60 days**.

If you have a mental health condition and are getting specialist treatment, you might be able to get a longer breathing space.

Breathing space is there to give you time to sort out your debts. A debt adviser can help you work out a repayment arrangement, or look at other solutions like a debt relief order (DRO).

## **How a breathing space can help if you have rent arrears**

Rent arrears are covered by a breathing space.

During a breathing space your landlord must not:

- ask you to pay your arrears
- give you notice to leave your home on rent arrears grounds
- apply to court for a possession order to evict you because of arrears
- ask court bailiffs to evict you from your home if it's related to rent arrears

If your landlord has already applied to court because of rent arrears, the court process should be put on hold.

## Factsheet

### Action your landlord can still take

Your landlord can still give you a notice or apply to court for other reasons. If you're an assured shorthold tenant they can give you a 'no fault' section 21 notice.

They can also contact you about other things, like repairs or maintenance.

### How to find out if you can get a breathing space

The debt adviser will check you meet the criteria, including that you:

- are not bankrupt or in an IVA
- don't have a debt relief order

### Where to get help with breathing space

You can get advice and help to apply for breathing space from:

- [National Debtline - 0808 800 4000](tel:08088004000)
- [Citizens Advice - 0800 144 8848](tel:08001448848)
- [Stepchange - 0800 138 1111](tel:08001381111)
- [Payplan - 0800 280 2816](tel:08002802816)

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You can get further advice from [england.shelter.org.uk/housing\\_advice](https://england.shelter.org.uk/housing_advice), a local Shelter advice service or local Citizens Advice.

If you have nowhere to sleep tonight, are at risk of harm or losing your home within the next 2 months, call Shelter Helpline on 0808 800 4444 for advice and information on your options. Calls are free from UK landlines and main mobile networks.

