

Mental health crisis moratoriums

People who are in mental health crisis treatment can get a pause in debt enforcement action and prevent an eviction for arrears.

What is a mental health crisis moratorium?

A mental health crisis moratorium stops creditors taking action against you for money you owe, including rent arrears and mortgage arrears.

The moratorium ends 30 days after your mental health crisis treatment finishes. It can last as long as you are still in crisis treatment.

You never have to pay for a mental health crisis moratorium.

Who qualifies for a mental health crisis moratorium?

Anyone receiving mental health crisis treatment who has debts they cannot afford to pay could qualify for the moratorium. Mental health crisis treatment means you:

- have been detained in hospital for treatment or an assessment
- get crisis treatment from a specialist mental health service

How to apply for a mental health crisis moratorium

Rethink Mental Illness provides all mental health crisis moratoriums.

You could ask your Approved Mental Health Professional (AMHP), social worker or community psychiatric nurse to contact Rethink.

You can contact Rethink yourself or ask a friend or carer to do it for you. Rethink will contact your AMHP to check you are in crisis treatment.

Get all the details of your debts together, along with the names and contact details of people who can confirm your treatment. Tell your adviser at Rethink about your arrears and any court action that has happened or is due to happen.

Rethink can start the moratorium from the next day if you have all the information.

Factsheet

How the moratorium can stop eviction

Your landlord or mortgage lender is banned from starting court action to evict you for debt once the moratorium begins.

The landlord or lender can't give you a notice to leave due to arrears or contact you to tell you to pay.

The courts can't send bailiffs to evict you for arrears during the moratorium.

Tell your debt adviser if you think an eviction is due to take place. They can make sure the eviction is put on hold.

What a landlord can do during the moratorium

Your landlord can give you a section 21 notice. This is sometimes called a 'no fault' notice. The moratorium does not protect you from being evicted under section 21.

Your landlord can ask you for access for repairs and essential checks. They must not use this as an opportunity to harass you.

Tell the Rethink adviser if your landlord is harassing you. You can get legal help to challenge harassment.

Visit [mentalhealthandmoneyadvice.org](https://www.mentalhealthandmoneyadvice.org) for more information about mental health crisis moratoriums from Rethink.

You can get free independent debt advice even if you don't qualify for a mental health crisis moratorium. Visit [moneyhelper.org.uk](https://www.moneyhelper.org.uk) for help to find a debt adviser.

