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Housing matters

Housing matters is produced by Shelter for the NHAS and aims to provide a source of up-to-date housing and homelessness news, focus on important case law, cover key legal issues, and produce information for public use.

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National Homelessness Advice Service

The National Homelessness Advice Service (NHAS) is funded by the Ministry of Housing, Communities and Local Government.

The service aims to prevent homelessness and remedy other housing problems through increasing access to high-quality housing advice in England, including online information on the NHAS website at www.nhas.org.uk.

The NHAS provides the following services to local authorities, public authorities (such as the NHS, DWP and prisons/probation staff), local citizens advice and other voluntary agencies in England:

- **housing advice consultancy by phone or webchat:** call 0300 330 0517 Monday to Friday from 9am–6pm, access webchat or send in an enquiry using the online enquiry form available on the members' areas of www.nhas.org.uk.
- **housing debt advice:** within our consultancy team we have specialist housing debt and welfare benefits advisers who can advise where clients are struggling to pay their housing costs.
- **free housing advice training courses** to develop housing advice skills, covering the main housing and homelessness issues.
- **resources:** written briefings, articles in *Housing matters* and *Adviser*, information on housing issues and other written materials.

If you are unsure whether you can use our services, click [here](#) or email nhas@shelter.org.uk.

Contact details

For general enquiries about NHAS services, please email nhas@shelter.org.uk.

Alternatively, please use the 'contact us' page at www.nhas.org.uk



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What's new?

Covid-19: Court and tribunal hearings

The [120th Practice Direction](#) amends the [Practice Direction 51Z](#), so that the 90-day stay of possession proceedings does not apply to claims against trespassers to which CPR Rule 55.6 applies, applications for interim possession orders under Section III of CPR 55 and applications for case management directions agreed by all the parties. The amendments are effective from 18 April 2020. In [Arkin v Marshall \[2020\] EWCA Civ 620](#), the Court of Appeal confirmed that the 90-day stay is lawful.

Covid-19: Benefits

The DWP has published a series of guides for members of the public whose income has been affected by the coronavirus pandemic: [Coronavirus \(COVID-19\): what to do if you're employed and cannot work](#), [Coronavirus \(COVID-19\): what to do if you're self-employed and getting less work or no work](#), [Coronavirus \(COVID-19\): what to do if you're already getting benefits](#), and [Coronavirus \(COVID-19\): what to do if you were employed and have lost your job](#).

The DWP's [LA Welfare Direct 4/2020](#) contains information about the Coronavirus Job Retention Scheme (CJRS) and the Self-Employment Income Support Scheme (SEISS), including how the schemes work, who is eligible to apply, and how to treat income received under any of the schemes when calculating entitlement to housing benefit.

Covid-19: Moving home

The [guidance on moving home](#) during the Covid-19 pandemic has been revised in line with the current [guidance on social distancing](#). Moving home is allowed, however it is necessary to observe social distancing. Those who are experiencing symptoms of Covid-19, are self-isolating or are in the clinically extremely vulnerable groups should not move. Social landlords should not put undue pressure on tenants who are concerned about moving.

Tenant Fees Act

From 1 June 2020, the [Tenant Fees Act 2019](#) applies to all private rented sector ASTs, licences and student lettings, regardless of their commencement date.

Eligibility: EEA workers

In [KH v Bury MBC and SSWP \[2020\] UKUT 50 \(AAC\)](#), the Upper Tribunal ruled that an EEA national who had been employed in the UK for over a year, lost their job and registered with the jobcentre, did not have to show compelling evidence of having a genuine chance of finding another job in order to retain worker status as 'involuntarily unemployed' for more than six months, because under EU law,

the 'genuine chance of being engaged' test applied only to EEA jobseekers.

UC: Lack of transitional protection unlawful

In [R \(on the application of TD and Others\) v SSWP \[2020\] EWCA Civ 618](#), the Court of Appeal ruled that lack of transitional protection for universal credit claimants who were financially worse off as a result of having their legacy benefits terminated in error and being prevented from re-claiming them on the discovery of the awarding authority's mistake, was unlawful.

AST: Accelerated possession procedure

From 6 April 2020, regulation 8 of [The Civil Procedure \(Amendment\) Rules 2020 SI 2020/82](#) restricts the use of accelerated possession procedure under CPR 55 to ASTs entered into on or after 28 February 1997 where all tenancies throughout the tenant's occupation were either the subject of a written agreement or were statutory periodic. Demoted ASTs are excluded from the accelerated possession procedure.

Community care

On 31 March 2020, [The Coronavirus Act 2020 \(Commencement No. 2\) Regulations 2020 SI 2020/388](#) brought into force section 15 and Part 1 of Schedule 12 to the [Coronavirus Act 2020](#) that give local authorities powers to temporarily suspend certain duties under the Care Act 2014, including the duty to carry out care and support plans and meet eligible care needs, unless doing so would breach human rights. The government has published two sets of guidance; for [local authorities](#) and for [people receiving direct payments](#).

Electrical safety in PRS

[The Electrical Safety Standards in the Private Rented Sector \(England\) Regulations 2020 SI 2020/312](#) come into force on 1 June 2020.

The Regulations apply from 1 July 2020. Private landlords will have the following obligations in relation to any tenancy that starts or is renewed on or after 1 June 2020:

- arrange for a qualified person to carry out an electrical safety check before the tenancy commences
- ensure that the electrical safety standards are met throughout the tenancy
- carry out electrical safety checks at least every 5 years

Tenancies already in existence on 1 June 2020 and not renewed after this date will be covered from 1 April 2021.

Mental capacity and homeless applications

In this article Alice Gledhill explains the issue of mental capacity in the context of making a homeless application under Part 7 of the Housing Act 1996.

Alice Gledhill works as an adviser on the NHAS Consultancy Line.

The legal framework

The Mental Capacity Act 2005 (MCA) regulates the issue of mental capacity and decision-making. It provides the legal framework for assisting people to make decisions or, where this is not possible, for caregivers and professionals to make decisions on behalf of people who lack the mental capacity to do so.

The MCA is supplemented by government's [guidance](#) for individuals and professionals. In general terms, the MCA applies to everyone who is a carer for a person with limited capacity to make decisions.

The [Mental Capacity Act Code of Practice](#) (the Code) is an essential piece of guidance which should be considered in conjunction with the MCA. Certain categories of people, including housing workers, have a statutory obligation to have regard to the Code, as well as the MCA.¹ They must:

- apply both when assisting someone in the decision-making process, or when making decisions on behalf of individuals

- show that they have done so.

The MCA sets out the overarching principles that apply when considering mental capacity:²

- the assumption is that a person has capacity unless it is established that they lack it
- a person can only be treated as unable to make a decision if all practicable steps to help them to do so have been taken and have been unsuccessful
- making an unwise decision is not enough to deem someone as lacking capacity
- acts and decisions on behalf of someone who lacks capacity must be done, or made, in their best interests
- before acting or making decisions on behalf of someone, it is necessary to consider whether there may be an alternative way of achieving the aim, which would be less restrictive of the person's rights and freedom of action.

The MCA confirms that a person lacks the mental capacity to make a decision if they cannot do one or more of the following:³

- understand information given to them
- retain that information long enough to be able to make a decision
- weigh up the information available to make a decision
- communicate their decision by any possible means including using sign language or squeezing a hand

Mental capacity should be considered in relation to the individual's ability to make a specific decision at a particular time.⁴ Loss of capacity can be temporary or partial and can change over time.⁵ A person might lack capacity to make a decision about one issue while retaining the ability to make a decision about something else.

When considering whether a person lacks capacity, the decision maker must consider two questions:⁶

(1) Does the person have an impairment of, or disturbance in the functioning of, their mind or brain?

If yes:

(2) Does the impairment or disturbance mean that the person is unable to make a specific decision when they need to?

In order to deem a person incapable of making decisions for themselves, the decision-maker should be satisfied on the balance of probabilities that the answer to both of these questions is 'yes', and they should be able to provide proof.⁷

Making a homeless application and mental capacity

A homeless application can only be made by a person who has the mental capacity to do so⁸ and it is for the authority to decide whether the applicant has the capacity to make an application or not.⁹

The current position is that 'the duty to make an offer is only owed to those who have the capacity to understand and respond to such an offer and if they accept it, to undertake the responsibilities that will be involved'.¹⁰ In other words, the applicant needs to understand the rights and obligations of being offered accommodation under Part 7 of the Housing Act 1996.¹¹

In most cases where there is doubt, it would be beneficial for the local authority to seek guidance from a medical professional before reaching a decision that an applicant lacks capacity to do these things and obtain a certificate from a medical practitioner, including a GP.

Before reaching a decision that an applicant does not have the mental capacity to make a homeless application, authorities should:

- be particularly mindful of the provisions that state all possible efforts should be made to assist the applicant to make the decision¹²
- explore whether a particular decision can be postponed or delayed¹³

The Code confirms that 'more complex decisions are likely to need more formal assessments (...). A professional opinion on the person's capacity might be necessary. This could be, for example, from a psychiatrist, psychologist, a speech and language therapist, occupational therapist or social worker. But the final decision about a person's capacity must be made by the person intending to make the decision or carry out the action on behalf of the person who lacks capacity – not the professional, who is there to advise.'¹⁴

The Code also emphasises the need for a multi-disciplinary approach in some cases, for example by consulting a speech and language therapist where there are communication difficulties, and clarifies when professional involvement might be needed.¹⁵

The Code goes on to clarify that the decision-maker cannot assume that a person lacks capacity just because they have a certain diagnosis,¹⁶ because there must be proof that the individual's condition affects their decision-making capacity.

The person assessing capacity should ask the following questions and in borderline cases, or where there is doubt, the assessor would be required to show that the answer to these questions is more likely than not to be 'no':¹⁷

- Does the person have a general understanding of what decision they need to make and why they need to make it?
- Do they understand the likely consequences of making, or not making, this decision?
- Can they understand and process information about the decision? And can they use it to help them make a decision?

The Code specifies when professional involvement might be needed and, among others, lists the following circumstances:¹⁸

- the decision that needs to be made is complicated or has serious consequences
- there is a conflict of interest between the assessor and the person being assessed
- somebody might challenge the person's capacity to make the decision – either at the time of the decision or later (for example, a family member might challenge a will after a person has died on the basis that the person lacked capacity when they made the will).

Challenging the local authority's decision that a homeless applicant lacks capacity

Chapter 15 of the Code provides detailed guidance on ways to resolve disputes if an individual wishes to challenge the finding that they lack capacity. Ultimately, the individual may wish to apply to the Court of Protection for a declaration to confirm whether or not they lack capacity. The role of the Court of Protection is set out in detail in Chapter 8 of the Code.

If a local authority decides that the applicant lacks capacity, the decision can be challenged by way of judicial review on the grounds of being perverse or *Wednesbury* unreasonable.¹⁹

If challenged, the local authority will have to show that:

- it acted reasonably
- made adequate enquiries
- took into account the considerations set out in the MCA and the Code

A legal challenge is particularly likely if the authority makes a decision that an individual lacks the mental capacity to make a homeless application without seeking specialist advice from a medical professional.

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[Making a homelessness application](#)

Footnotes

¹ p.19, Mental Capacity Act 2005 Code of Practice, Issued by the Lord Chancellor on 23 April 2007 in accordance with sections 42 and 43 of the Act, TSO 2007.

² s.1.1 Mental Capacity Act 2005.

³ s.3 Mental Capacity Act 2005.

⁴ s.2(1) Mental Capacity Act 2005.

⁵ s.2(2) Mental Capacity Act 2005.

⁶ paras 4.11 – 4.13 Mental Capacity Act 2005 Code of Practice, Issued by the Lord Chancellor on 23 April 2007 in accordance with sections 42 and 43 of the Act, TSO 2007.

⁷ para 4.10 Mental Capacity Act 2005 Code of Practice, Issued by the Lord Chancellor on 23 April 2007 in accordance with sections 42 and 43 of the Act, TSO 2007.

⁸ R v Tower Hamlets LBC ex parte Ferdous Begum (1993) 25 HLR 319, HL; R(Uddin) v Southwark LBC (2019) EQHC 180 (Admin).

⁹ It is unclear at the moment whether the Court of Protection can authorise someone to make a homeless application on behalf of a person who lacks the capacity to do so, see WB (by her litigation friend, the Official Solicitor) v W District Council [2018] EWCA Civ 928.

¹⁰ R v Tower Hamlets LBC ex parte Ferdous Begum (1993) 25 HLR 319, HL.

¹¹ R v Tower Hamlets LBC ex parte Ferdous Begum (1993) 25 HLR 319, HL; R(Uddin) v Southwark LBC (2019) EQHC 180 (Admin).

¹² s.1(3) Mental Capacity Act 2005.

¹³ para 3.14 Mental Capacity Act 2005 Code of Practice, Issued by the Lord Chancellor on 23 April 2007 in accordance with sections 42 and 43 of the Act, TSO 2007.

¹⁴ para 4.42 Mental Capacity Act 2005 Code of Practice, Issued by the Lord Chancellor on 23 April 2007 in accordance with sections 42 and 43 of the Act, TSO 2007.

¹⁵ paras 4.51 and 4.53 Mental Capacity Act 2005 Code of Practice, Issued by the Lord Chancellor on 23 April 2007 in accordance with sections 42 and 43 of the Act, TSO 2007.

¹⁶ para 4.48 Mental Capacity Act 2005 Code of Practice, Issued by the Lord Chancellor on 23 April 2007 in accordance with sections 42 and 43 of the Act, TSO 2007, see also s.2(3)(b) Mental Capacity Act 2005.

¹⁷ para 4.48 Mental Capacity Act 2005 Code of Practice, Issued by the Lord Chancellor on 23 April 2007 in accordance with sections 42 and 43 of the Act, TSO 2007.

¹⁸ para 4.53 Mental Capacity Act 2005 Code of Practice, Issued by the Lord Chancellor on 23 April 2007 in accordance with sections 42 and 43 of the Act, TSO 2007.

¹⁹ A decision so unreasonable that no reasonable authority could have come to it.

The relief duty – getting it right

In this article

Richard Harmer provides an overview of the assessment and relief duties introduced by the Homelessness Reduction Act 2017 and gives examples of challengeable practices based on his experience as a legal practitioner.

Richard Harmer is a Senior Solicitor at Shelter.

The Homelessness Reduction Act (HRA) came into force on 3 April 2018. It amended the Housing Act 1996 in a way that was intended as a radical restructuring of homelessness law and celebrated as ground breaking. We have now had over two years to assess its impact, for example, in relation to the level of support for homeless and eligible applicants who are not in priority need. Before HRA came into force, the lack of meaningful statutory provisions for this group meant they could often expect very little formal help.¹

Assess first

Among other changes, the HRA introduced a duty to carry out an assessment of a homeless applicant's case and devise a personalised housing plan (PHP).² The new duty applies where the local authority is satisfied that the applicant is:³

- eligible for assistance
- homeless or threatened with homelessness within 56 days⁴

The authority must assess the applicant's situation, including:⁵

- the circumstances that have caused them to be homeless or threatened with homelessness
- their housing needs
- what support would be necessary for the applicant and the household to have and sustain suitable accommodation

The PHP has to set out 'reasonable and realistic' steps for the council and the applicant to take, depending on the applicant's circumstances and the availability of services in the area.⁶

Depending on whether the applicant is homeless or threatened with homelessness, the focus will be on either retaining or finding suitable accommodation with reasonable prospects of it being available for 6 months.⁷

Ideally, the steps in the PHP should be agreed by the authority and the applicant.⁸ If it is not possible to reach an agreement, the local authority must:⁹

- produce a record of the reasons for the disagreement

- specify what steps it will take
- list steps it considers reasonable for the applicant to take

The applicant is entitled to a written record even if an agreement has not been reached.¹⁰

The assessment and PHP will always form a foundation of either the prevention or the relief duty, so it is important to get it right.

How to fulfil the relief duty

In order to fully comply with the relief duty¹¹ and minimise the risk of a legal challenge, the local authority must take steps to help the applicant secure suitable accommodation with reasonable prospects of it being available for 6 months.¹² The duty is to 'help to secure' accommodation.¹³ The authority can discharge the duty by actually securing accommodation for the applicant, but the authority is not required to provide accommodation itself. The authority must have regard to the assessment and the steps recorded in the PHP.¹⁴

The Homelessness Code of Guidance advises that the relief duty must not be 'watered down' where the local authority considers that the applicant may not be owed a full housing duty.¹⁵

If there is a reason to believe the applicant may be in priority need, the authority must provide interim accommodation for the duration of the relief duty.¹⁶

The assessment and relief duties benefit particularly homeless applicants who are not owed the main housing duty because they are either:

- not in priority need, or
- in priority need but intentionally homeless

For this reason, since the HRA came into force, clients who are homeless or at risk of losing their home have been encouraged to approach a local authority much sooner than before.

The HRA prescribes the circumstances in which the relief duty comes to an end and whether a written notification is needed. If the applicant is in priority need and not intentionally homeless, the relief duty will automatically come to an end after 56 days and there is no discretion to extend it.¹⁷

A written notification of ending the relief duty is required if 56 days have passed and the authority has complied with the relief duty or if the applicant:¹⁸

- has suitable accommodation with reasonable prospects of it being available for 6 months
- refuses an offer of suitable accommodation and there was a prospect of it being available for 6 months
- becomes intentionally homeless from any accommodation made available under the relief duty
- is no longer eligible for assistance or has withdrawn their application
- has refused a final accommodation offer or a final Part 6 offer¹⁹

What if there is no local connection?

Another important change introduced by the HRA is the possibility of an early local connection referral where an applicant is eligible and homeless but has no local connection to the area to which they have applied.²⁰ The relief duty will not arise if the local authority:²¹

- is satisfied that the applicant is eligible and homeless – this requires a written decision²²
- believes that conditions for a local connection referral are met
- notifies the applicant that it has notified or intends to notify another local authority of its opinion that the conditions for making a local connection referral are met

It is worth noting that the duty to provide interim accommodation is not conditional on the applicant having a local connection.²³ The authority will have to provide emergency accommodation until the applicant is notified of the decision as to whether the conditions for the referral are met.²⁴

Challenges - examples

Example 1

A pregnant British woman made a homeless application to a West London authority. She was turned away because of a lack of a local connection. The authority did not issue a written decision and did not make a local connection referral. The applicant faced street homelessness. Our intervention revealed that the local authority did not have a triage officer available and could only offer an out of hours number, on which it refused to take the client's details.

In this case, the authority failed to provide interim accommodation. Once the authority

was satisfied that the applicant was homeless and eligible, a local connection referral of the relief duty to another authority could be made, but the interim accommodation duty would continue until the other authority decided to accept the referral.

Example 2

In a case with a West Country local authority, a young mother and her dependent son had left an abusive partner. The local authority sought to persuade her to reconcile. The household was accommodated in a mixed hostel despite the authority recognising that this would not be suitable.

In this case, the authority failed to recognise that mediation is not an appropriate step in circumstances where domestic violence occurs. While it recognised its duty to provide interim accommodation, the accommodation was unsuitable.

Example 3

An East London local authority found accommodation for a homeless applicant in South Yorkshire under the relief duty. The applicant accepted the offer but successfully argued that they should have never been moved out of London because of the child's disability and the authority was asked to assist them with ending the fixed-term agreement in Sheffield.

This case highlights the importance of conducting a thorough assessment of the applicant's needs and producing a PHP with reasonable and realistic steps. The PHP had failed to set out the exceptional needs of the applicant's child arising from a disability.

Example 4

An East London authority brought possession proceedings against one of their tenants for not occupying the accommodation as their only or principal home. When the proceedings were still ongoing, the tenant, who had mental and physical health needs, made a homeless application to the same local authority. There was no response and no duty was accepted at any stage. After eviction, the applicant proceeded to find private sector accommodation. After a number of unsuccessful attempts, they found a new place but were unable to move in due to the lockdown.

This case highlights a missed opportunity for the authority to address the applicant's housing needs by assessing their circumstances and producing a PHP.

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Relief duty

Footnotes

¹ For more information about the homeless application process, see [Shelter Legal](#).

² s.189A Housing Act 1996.

³ s.189A(1) Housing Act 1996.

⁴ s.175(4) Housing Act 1996. Where an assured shorthold tenant has received a valid section 21 notice, they are to be treated as threatened with homelessness as long as the notice expires within 56 days, see s.175(5) Housing Act 1996.

⁵ s.189A(2) Housing Act 1996; para 11.7 Homelessness Code of Guidance for Local Authorities, MHCLG, February 2018.

⁶ Paras 11.18-23 Homelessness Code of Guidance for Local Authorities, MHCLG, February 2018.

⁷ ss 189B and 195 Housing Act 1996.

⁸ s.189A(5) Housing Act 1996.

⁹ s.189A(6) Housing Act 1996.

¹⁰ s.189A(8) Housing Act 1996.

¹¹ The term 'relief duty' can be found in Chapter 13 of the Code of Guidance. Section 189B Housing Act 1996 refers to it as the 'initial duty owed to all eligible persons who are homeless' and does not use the term 'relief duty'.

¹² s.189B(2) Housing Act 1996.

¹³ s.205(3) Housing Act 1996.

¹⁴ Paras 13.5 and 13.6 Homelessness Code of Guidance for Local Authorities, MHCLG, February 2018.

¹⁵ Para 13.9 Homelessness Code of Guidance for Local Authorities, MHCLG, February 2018.

¹⁶ s.188(1) Housing Act 1996, para 13.3 Homelessness Code of Guidance for Local Authorities, MHCLG, February 2018.

¹⁷ s.189B(4) Housing Act 1996. Para 14.16 of the Code of Guidance states that applicants owed the full housing duty should be notified on day 57. Where enquiries are not completed before the end of the relief duty, the Code advises the decision should be made within 15 working days from when the relief duty ends.

¹⁸ s.189B(7)(a)-(f) Housing Act 1996.

¹⁹ ss189B(9), 193A Housing Act 1996.

²⁰ s.198(A1) Housing Act 1996.

²¹ s.199A(1)(b) Housing Act 1996.

²² See s.184 Housing Act 1996.

²³ s.188(1) Housing Act 1996.

²⁴ s.199A(2) Housing Act 1996.

Going to court during the Covid-19 pandemic

This factsheet explains how court proceedings have been affected by the coronavirus (COVID-19) pandemic and what you need to do if you have a court case coming up.

Because of the need to safeguard the public from the coronavirus (COVID-19) pandemic, temporary changes have been introduced to court processes. If you have an upcoming court hearing, it will likely be affected.

Staying possession proceedings

As of 27 March 2020, all possession proceedings have been suspended for a period of 90 days. It means that if your landlord has applied to court for:

- a possession order, or
- a warrant to enforce a possession order they already have

the court won't consider the case until the 90 days' period is over. Some cases are being adjourned to as late as October 2020, so keep an eye out for a letter from the court telling you when the hearing date will be.

The stay also applies to court directions, unless both parties agree to proceed.

Seek advice if you think your landlord's possession claim is going ahead and you haven't agreed to it.

The 90-day stay doesn't apply to applications for an injunction, so if you are a lodger and you refuse to leave when asked to do so, the landlord could apply for an injunction ordering you to move out and the court won't delay their application. For more information see the factsheet 'Does your landlord need a court order?' in the section [Landlord seeking possession](#).

Illegal eviction

If you've been illegally evicted by your landlord, you can apply for an injunction to get back in straight away and it won't be subject to the 90-day stay. For more information, see the factsheets in the section [Harassment and illegal eviction](#).

Remote hearings: courts and tribunals

Hearings not related to possession proceedings are still going ahead but proceedings may be delayed. This may include:

- appealing negative review decisions on homelessness applications
- seeking damages, for example if your home is in disrepair or is unfit for habitation
- applying for a court order telling the landlord to carry out repairs

- applying for compensation
- appealing benefits decisions

It is likely that your hearing will be conducted remotely, either on-line or by phone. Keep an eye out for any letters or emails from the court or the tribunal telling you about any changes and how to prepare. If you have a legal representative, they should be aware of the situation.

It is important that you tell the court about any difficulties you may have with technology or equipment straight away. Don't wait until the last minute because it could have a negative impact on the outcome of your case. The court should give you specific directions in relation to what technology will be needed and how to present your case. If you are unclear about anything, ask for an explanation.

It might be possible to agree with the landlord to postpone steps due to be taken in your case. Contact the court or seek further advice to check if you have to formally notify the court about this.

Money claims

It was possible to make a money claim on-line even before the pandemic, so you may still be able to start a claim if, for example, your landlord hasn't returned your deposit to you. It is likely that any hearing will be conducted remotely.

Bailiffs

The Civil Enforcement Association (CIVEA), the largest trade association representing court enforcement officers, also known as bailiffs, has confirmed that its members have temporarily stopped enforcement action for debt, including unpaid council tax, utility bills and magistrates' court fines. It doesn't mean that the debt will go away but you may be given more time to agree a solution. Not all bailiffs are members of CIVEA, so you may have to check with the bailiff's office directly.

Further advice

You can get further advice from england.shelter.org.uk/housing_advice, 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.



Note
Information contained in this factsheet is correct at the time of publication. Please check details before use.