

Covid-19 and housing

This factsheet explains what help you may be able to get if your housing situation has been affected by the coronavirus (Covid-19) pandemic.



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Note

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

Right to a longer notice

If you rent from a private landlord, a housing association, or your local council, you are entitled to a longer notice. The minimum length depends on when the notice was given to you:

- between 26 March and 28 August 2020: the notice must give you minimum 3 months, even if you are in rent arrears
- between 29 August 2020 and 31 March 2021: the notice must give you minimum 6 months. The notice can be shorter if you owe 6 months' or more worth of rent, you've been accused of anti-social behaviour or you've failed the right to rent check.

The rules for notices served on or after 29 August 2020 are complicated, so seek advice as soon as possible if your landlord wants to evict you.

If you are an assured shorthold tenant and your landlord has served a section 21 notice between 26 March 2020 and 31 March 2021, it will always have to be either 3 or 6 months long.

You're not protected if you're a lodger or if you're staying in emergency accommodation awaiting a decision on your homeless application.

Suspended possession proceedings

Possession proceedings are suspended from 27 March 2020 until 20 September 2020. This applies to anyone who has the right to a court order and a warrant, including homeowners who have a mortgage, tenants, and service occupiers. It doesn't apply to lodgers.

After 20 September 2020, courts will start considering possession claims under the new rules which will apply until 28 March 2021. In most cases, if a landlord or mortgage lender has already started proceedings, they will have to serve a 'reactivation notice' for the court to consider their claim. They will also have to tell the court what they know about the impact of the coronavirus pandemic on you and your dependants.

If you own your home, your mortgage lender will not be able to start or continue with a possession claim until 31 October 2020. This is because the [Financial Conduct Authority](#) has said so.

The new rules are complicated, so seek further advice as soon as possible if your landlord or mortgage lender has applied to court or if you have received court papers.

Homeowners: payment holiday

If you're struggling to pay your mortgage because of coronavirus, for example you've lost your income or you can't work because you're sick and/or self-isolating, you can ask the bank for a 'payment holiday'. It means you'd be able to temporarily suspend payments for up to 3 months and repay the amount at a later date. You have to contact the lender directly to discuss this and they may suggest other options that would be better in your case. Homeowners can apply for a payment break until 31 October 2020.

Repairs and safety

The pandemic doesn't mean your landlord isn't responsible for repairs to your home but some delays may be inevitable. If you are unsure what you or your landlord should be doing, check the government [guidance](#) for landlords and tenants on how to deal with repairs during the pandemic. For information about landlords' responsibilities, check the factsheets in the 'Repairs & safety section' on the [NHAS factsheets page](#).

Homelessness

If you have nowhere to stay, you can make a homeless application to your local council. The council may have temporary safety measures in place, but they must not refuse to take your application. You can also search for hostels on the [Homeless Link](#). If you are classed as [clinically extremely vulnerable](#) or [clinically vulnerable](#) because of an increased risk of a severe coronavirus infection, the council may have to provide you with long-term housing support.

For more information on how to apply for help when homeless and what the council will look at, see the factsheets in the 'Homelessness' section on the [NHAS factsheets page](#).

Moving house

The government has asked everyone to observe the [social distancing rules](#) when house-hunting and moving home. Check the government [guidance](#) on moving homes for the most recent advice.

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.