

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.

This factsheet explains what help is available if your housing situation has been affected by the coronavirus (Covid-19) pandemic. For general advice on coronavirus (Covid-19) and when to self-isolate, visit [NHS.uk](https://www.nhs.uk) and [gov.uk](https://www.gov.uk).

Right to a longer notice

If you rent from a private landlord, a housing association, or your local council, and you get a notice from your landlord on or after 26 March 2020, the notice must give you a minimum of three months. This applies even if you are in rent arrears. Currently the requirement for longer notices applies only between 26 March and 30 September 2020, but it may be extended in the future. 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

If you received a notice before 26 March 2020, the landlord won't be able to get a court order straight away. This is because from 27 March 2020 the courts have suspended all possession proceedings for 90 days. 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.

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', meaning you'd be able to temporarily suspend payments for up to 3 months and repay the amount at a later date. You'd have to contact them directly to discuss this and they may suggest other options that would be better in your case.

Repairs and safety

The pandemic doesn't mean your landlord isn't responsible for repairs to your home. However, some delays may be inevitable. The government has advised landlords to only go into tenants' homes if the repairs of safety issues are urgent and serious. If your landlord has to come in to deal with an urgent problem, make sure you follow the advice on social distancing, for example stay in a separate room. Tell your landlord if you don't want them to come in, you may be able to negotiate a different solution.

Benefits

If you can't work because you or someone in your household has developed symptoms of Covid-19 and self-isolating, and you qualify for [Statutory Sick Pay](#) (SSP), you will get it from day one. If you don't qualify for SSP, you may be able to apply for other benefits, such as [Universal Credit](#) (UC) or [Employment and Support Allowance](#) (ESA).

Get benefits advice if you're unsure what to claim. If you're self-employed and you need to claim UC, the minimum income floor won't apply to you, meaning the amount you'll get will be worked out using your actual earnings.

Starting from 19 March 2020, job centre appointments and assessments have been suspended for 3 months, so if you need to be interviewed, it may be postponed or done over the telephone.

If you already get help with your council tax, you may be entitled to further reductions, so ask your local council about that.

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](#). For more information on how to apply and what the council will look at, see the factsheets in the [Homelessness](#) section.

If you're an asylum seeker in Home Office (UKVI) accommodation and you've received a decision on your asylum application, you won't have to move out straight away as evictions have been suspended for 3 months. This applies even if the Home Office has rejected your asylum claim.

Moving house

The government has asked everyone to postpone moving houses if possible, so if you've been house-hunting, you may have to wait until the pandemic is over.

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.



Funded by
UK Government

Shelter

Registered charity in England and Wales (263710)
and in Scotland (SC002327).

Note

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