

# 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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## Shelter

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

### 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.

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.

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.

### Reactivating possession proceedings

Possession proceedings were suspended from 27 March 2020 until 20 September 2020.

The courts have now started 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**. 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 January 2021.

The rules are complicated, so seek further advice as soon as possible if you have received court papers or an eviction notice.

### Suspended evictions

Evictions are paused between 17 November 2020 and 11 January 2021 but your landlord may be able to evict you for:

- anti-social behaviour
- tenancy fraud
- domestic violence
- owing at least 9 months' worth of rent from before 23 March 2020.

Seek further advice as soon as possible if you are at risk of eviction.

### Homeowners: payment holiday

If you're struggling to pay your mortgage because of coronavirus, you can ask the bank for a 'payment holiday'. It means you'd be able to temporarily suspend payments for up to 6 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 March 2021.

### 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 if you have nowhere to go.

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 **guidance** on home moving 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.

### Note

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