

Homelessness, eviction and repossession

A guide for constituents

July 2026



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This guide gives information on basic housing rights in Wales and where to get help. It signposts sources of assistance available to constituents who are facing homelessness, eviction from rented housing, or repossession of a mortgaged home.

Senedd Research provides impartial research support to Members of the Senedd. We cannot correspond directly with any other individuals or organisations, nor advise or comment on individual cases.

The information provided in this guide is for general informational purposes only to support the work of Members of the Senedd in assisting their constituents. It is not intended as a substitute to legislation, guidance, policy nor professional advice.





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1. If you are at risk of losing your home

There is no need to wait until you lose your home to seek help.

In Wales, local authorities have legal duties to help prevent homelessness before it happens, as well as address it when it does happen.

There are also advice services that can give you free, independent advice and, in some cases, may be able to represent you in court if needed.

You may wish to **seek advice as soon as possible** if you:

- receive an eviction notice;
- fall behind on rent or mortgage payments;
- are told you must leave where you live;
- feel unsafe staying in your home; or
- receive court papers or letters from a lender.

Sources of advice and help are listed at the end of this guide.

2. Homelessness in Wales

What counts as homelessness?

You **do not** have to be sleeping on the street to be legally homeless.

You may be homeless if you:

- have nowhere you are legally entitled to stay;
- cannot safely remain where you are (for example due to abuse or violence);
- are “sofa-surfing” with friends or family; or
- are living in accommodation that is not reasonable for you to stay in (for example, due to very poor housing conditions).

A person is considered to be “threatened with homelessness” if it is likely that they will become homeless within 56 days.

Shelter Cymru’s Advice Online web pages include [information on many aspects of homelessness](#), including how the law works and what your rights are.

Help from your local authority

Under the [Housing \(Wales\) Act 2014](#), local authorities must provide advice about homelessness and its prevention free of charge to any person in its area.

If you are homeless or are threatened with homelessness, you can make an application to your local authority. The authority should assess your situation, and, if you meet certain criteria, may:

- provide you with emergency accommodation; or
- help you keep your home or find a new home.

When you contact the local authority, ask for the **Housing Options** or **Homelessness Team**.

Citizens Advice’s online advice includes information on [how to get help from your local authority](#).

Shelter Cymru's website has a [**step-by-step guide**](#) to making a homelessness application.

If you have nowhere safe to stay tonight

If you have nowhere safe to stay, you can contact your local authority. If you meet certain criteria, they may have a legal duty to find you emergency accommodation. You can also call Shelter Cymru's helpline (details at the end of this guide).

3. Eviction if you rent your home in Wales

Renting law in Wales

All rented homes in Wales (with a limited number of exceptions) are covered by the [Renting Homes \(Wales\) Act 2016](#).

Tenants are now called **contract-holders**, and agreements are **occupation contracts**.

The Welsh Government has [published some information](#) about what the Act means for tenants.

How eviction works

You may wish to **seek advice as soon as possible** if you have received an eviction notice.

The rules on eviction are different depending on what type of renting agreement you have. Most people renting from a private landlord have a periodic standard contract or a fixed term standard contract, while most people renting from a social landlord have a secure contract, but there are some exceptions to this.

A landlord cannot evict you without following the correct legal procedure. In most cases, there are three steps to an eviction. These steps apply whether you have a private landlord or a social landlord (i.e. your landlord is the local authority or a housing association):

Step 1: Notice

Your landlord must first give you written notice. The notice must provide the correct amount of notice.

You are **not legally required to leave** when the notice period ends.

Step 2: Court action

If you do not leave, your landlord must apply to court for a possession order. They can only do this after the date stated in the notice.

If a landlord takes court action, they may ask the court to order you to pay some of their costs, such as the court application fee. This does not happen in every case. An adviser can help explain what this might mean for you.

Step 3: Bailiff

If a possession order is granted and you still have not left by the date given, the landlord must arrange for county court bailiffs to carry out the eviction.

You can only be physically evicted by court-appointed bailiffs acting with a valid eviction warrant.

If anyone tries to force you to leave your home without following this process, it is likely to be an illegal eviction.

If you are unsure which eviction rules apply to your renting agreement, you can get advice from a housing adviser.

Information about eviction from rented housing is available on [**Shelter Cymru's**](#) and [**Citizens Advice's**](#) web pages.

Illegal eviction and harassment

These issues arise most often in the private rented sector, but the law protects all tenants and contract-holders, regardless of who their landlord is.

It is a criminal offence for a landlord to:

- change the locks;
- force you out without a court order;
- deliberately cut off gas, electricity or water to make you leave; or
- harass, threaten or intimidate you into leaving.

Information on what to do if you are facing harassment and/or illegal eviction is available on [**Shelter Cymru's**](#) and [**Citizens Advice's**](#) web pages.

4. Mortgage arrears and repossession

Struggling to pay your mortgage?

If you fall behind with your mortgage, repossession is **not necessarily immediate** – most lenders will only repossess your home as a last resort.

You may still be able to:

- agree a repayment plan;
- delay or stop court action; and
- stay in your home.

Getting advice early greatly improves your options.

Information on what to do if you are in mortgage arrears in Wales is available on [Citizens Advice's](#) website.

Information on what to do if you are facing mortgage repossession is available on [Shelter Cymru's](#) website.

Help to Stay – Wales

If you are struggling to keep up with your mortgage payments, you may be eligible for support through the **Help to Stay – Wales** scheme.

The scheme is run by the Welsh Government and is designed to help homeowners who are at risk of repossession to stay in their homes. Support may include:

- free, independent debt advice;
- independent mortgage advice; and
- a **shared equity loan** to help reduce monthly mortgage payments to a more affordable level.

Help to Stay is only available in Wales and is subject to eligibility criteria. You usually need to have engaged with your mortgage lender and sought debt advice.

Information about the scheme and how to apply is available on the [**Welsh Government website**](#). An adviser from Shelter Cymru or Citizens Advice can also help you understand whether this option may be suitable for you.

If court action has started

Help is available at every stage, including:

- before court;
- at the hearing; and
- after a repossession order.

Shelter Cymru's [**Advice Online pages**](#) explain what happens and what you can do.

If your landlord's mortgage lender repossesses the property

If you rent privately and your landlord's mortgage lender takes possession:

- you may be able to delay eviction for up to two months; or
- you may have limited rights to remain temporarily.

Get advice urgently if you receive letters from a lender or court.

Citizens Advice's [**website**](#) has information on what to do if your landlord's mortgage lender is repossessing your home.

5. Sources of housing advice

Shelter Cymru provides free specialist housing advice in the following ways:

- a [**telephone helpline**](#) open 9am-4pm, Monday-Friday (08000 495 495); and
- an [**instant messaging service**](#) open 9am-4pm, Monday-Friday.

Citizens Advice provides advice online, over the phone, and in person, for free. You can:

- use their [**website to find contact details**](#) for your local Citizens Advice; or
- call their national Advicelink service on 0800 702 2020 [**or chat with an advisor online**](#) (available 9am-5pm, Monday-Friday).

For homelessness help, **contact your local authority**. Ask for the **Housing Options** or **Homelessness Team**. You can find your local authority using the Welsh Government's [**search tool**](#).