**[Your address]**

**[Date]**

Dear **[name of agent]**

I applied to view or rent the property at **[address]**.

I was told or it was suggested that you do not accept tenants who receive benefits.

I respectfully asked you to reconsider and offer me a viewing on **[date of previous email]**.

My personal situation

As a reminder, my monthly income is **£xxx** and I can afford this property.

I currently rent a similar property for a monthly rent of **£xxx.**I have always paid in full and on time. I can provide proof of income and rent payment history.

My complaint

I believe I have been unfairly discriminated against.

You refused my application to view or rent a property that was both suitable and affordable just because I receive benefits.

Please reply within 3 weeks to confirm that:

1. You will reconsider my application for this property or similar properties.
2. You will no longer reject applications on the grounds that a tenant is receiving benefits.

**[If the agent is a TPO member]**

The Property Ombudsman (TPO) has agreed to investigate complaints of DSS discrimination that have not been resolved by the agent.

As a TPO member you should acknowledge my complaint within 3 days and investigate and respond within 3 weeks.

**[If the agent says you need a guarantor]**

You told me that I must provide a guarantor because I receive benefits.

I have set out why the advertised property is affordable for me. Please waive the guarantor requirement. My benefits income is as reliable as income from employment.

**[If the agent says it's the landlord's choice]**

You told me it's the landlord's choice not to rent to tenants who receive benefits.

[Agents who take instructions to discriminate breach equality law.](https://www.equalityhumanrights.com/en/advice-and-guidance/equality-law-estate-agents-letting-agents-and-property-management-companies)

**[If the agent says you will fail checks]**

You told me that I will fail affordability checks because I receive benefits.

You should not use processes or external referencing companies that automatically exclude people on benefits or ignore income from benefits.

**[If the agent says the mortgage or insurance company will not allow tenants on benefits]**

You told me the landlord's mortgage lender or insurance company won't allow lettings to tenants who receive benefits.

Please tell me what steps you have taken to check that these restrictions are in place?

Most mortgage lenders and many insurance companies have dropped these restrictions.

In conclusion

I still wish to view or rent this property.

I have shown that I would be a suitable tenant for this property or similar properties.

If I do not receive a satisfactory response within 15 working days, I will report the matter to your redress scheme.

I look forward to hearing from you.

**[Your name and contact number]**