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| **You can change this letter to fit your situation. Remember to delete the instructions and any bits that don’t apply to you. Always read it through before sending.** |

**Date**

Dear **name of agent**

I would like to view or rent the property at **address**.

This property was advertised on **name of website.** The monthly rent is £**xxx**.

I was told or the property advert suggested that you will not accept tenants claiming benefits.

**Include a link or screenshot if you have one**

My personal situation

I am a single parent with 2 school age children. I work in the local area.

I can afford this property. My monthly income is £**xxx.**

This made up of my salary and benefits.

I qualify for the local housing allowance rate of £**xxx**. I can top up the rent with my wages or other income**.**

I can provide:

* £**xxx** deposit
* £**xxx** rent in advance
* a reference from my current or former landlord
* a guarantor

I can pass a credit check. **Include this sentence if you know you can pass a check.**

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 a rent payment history.

**Include this section 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.

**Include this section 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 referencing companies that exclude tenants who claim benefits. Companies such as [Let Alliance](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.letalliance.co.uk_&d=DwMFaQ&c=jATVAuOtMRDNYd0URhYjjQ&r=1pxOj5PmFp7ONl35wYa32pBq3ms-e9Zrhcl8lLP1AA8&m=FW2V1haTSrzBWJJYWgAl5oelj9jqGJlD27CMUisOxyo&s=k5kP9tL-zgpcT0HH2TUQMftc87-zPJBj_1vVWaF1QcE&e=) carry out referencing for benefits recipients.

**Include this section if the agent says it’s the landlord’s choice**

You told me it’s the landlord’s choice not to rent to tenants receiving benefits.

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

**Include this section if the agent says the landlord’s mortgage or insurance company won’t allow lettings to tenants on benefits**

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

Most mortgage lenders have dropped these restrictions. Many insurance companies offer landlord insurance that cover lettings to tenants who claim benefits.

Any restrictive mortgage or insurance terms are likely to be unenforceable.

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.

I respectfully ask you to reconsider and look forward to hearing from you.

**Your name and contact number**

The law and No DSS

You should be aware of the [recent court judgments obtained by Shelter](https://blog.shelter.org.uk/2021/04/third-court-win-in-a-year-for-shelter-over-unlawful-no-dss-policies/).

The courts ruled that No DSS policies are unlawful under the Equality Act 2010.

The courts said that rejecting tenancy applications just because someone receives benefits is unlawful indirect discrimination on the grounds of sex and disability.

Official figures show that women and disabled people are more likely to receive housing related benefits. Some ethnic groups are also more likely to receive housing related benefits - for example, Bangladeshi or Black households.

‘No DSS’ policies have a disproportionate impact on these groups.

Recent court rulings mean that any restrictive mortgage or insurance terms are likely to be unenforceable as they may also be indirect discrimination under the Equality Act 2010.

Impact of No DSS policies

In 2019-20, the private rented sector accounted for 4.4 million people and 19% of households in England.[[1]](#footnote-2) These households are potentially affected by No DSS policies.

‘No DSS’ policies stop people from renting properties that they can afford and contribute to the housing crisis.

[Shelter’s guide for letting agents](https://england.shelter.org.uk/support_us/campaigns/letting_agents_guide) can help you to comply with equality law.

1. Source: English Housing Survey Headline Report 2019-20 [↑](#footnote-ref-2)