



During April 2022 we helped over 700 local people in Richmond with 1,900 advice issues. Benefits (600 issues) and housing (310 issues) generated the most enquiries. 115 Richmond residents asked our advice about charitable support and food banks, reflecting the impact of the cost of living crisis on local people.

Local couple face homelessness because of unlawful discrimination

One local couple's recent experience of trying to rent privately in Richmond borough demonstrates yet again the human cost of widespread, unlawful discrimination by local letting agents against people who receive benefits. One of our clients, who we'll call Sara, lives with her partner in a rented house in Richmond borough but needs to move as the end of their tenancy approaches. Sara ran her own company until recently but has fallen seriously ill and can't work at the moment.



A few weeks ago Sara started to approach letting agents in Richmond about suitable properties. She was told by Agent A that she would not pass their referencing checks because she is not working, even though her benefits cover her rent. Agent A told Sara that it is their policy to ignore any income from benefits when assessing an applicant's ability to afford rent on a property. Agent A has branches all over London. Sara was so taken aback by what she had been told that she phoned Agent A's head office. She told us that the person in head office confirmed that this is indeed their policy because they have "a duty to safeguard their landlords".

Sara continued to search for a new home. Another local agent, we'll call them Agent B, told Sara that because she is receiving benefits, she would probably not pass their tenancy referencing checks. Even if she did, they said, she'd need to find someone to guarantee her rent. This is despite Sara receiving a significant contribution to her rent in her Universal Credit payment, which is of course guaranteed by government and can be paid direct to the landlord.

As the end of her tenancy looms, Sara has become ever more desperate to find somewhere to live. Another local agent she approached, Agent C, told her that, because she receives benefits, they would require between 6 - 12 months rental in advance, plus someone to guarantee the rent. These are conditions Sara can't meet. They are, in any case, unnecessary since her benefits and her partner's income from his work would cover the rent each month.

Agents A, B and C did at least explain to Sara their policies. But most local agents simply don't return Sara's calls about viewing a specific property.

Sara told us: "I am seriously scared that I will soon be homeless." She says that the couple's situation is becoming "very dangerous and stressful", and that as well as her medical conditions, for which she continues to receive treatment, her mental health has been affected.

As well as contacting Citizens Advice, Sara has spoken to Shelter. She also contacted her MP who has offered to contact the Council to ensure that they are duly processing her application for help to avoid homelessness.

The couple's desperate situation is unnecessary, unfair and unlawful. Sara, through no fault of her own, is currently unable to work because of her health conditions, but receives benefits which will allow her to afford a privately rented home in Richmond. Sara and her partner have an impeccable record of paying the rent in their current privately rented property in Richmond borough.

Since local agents discriminate unlawfully against her, Sara has had no alternative but to ask the Council to help the couple avoid homelessness.

Our call for Action



It doesn't need to be like this. Our campaign to End Benefit Prejudice asks letting agents and landlords to keep an open mind, and to assess all applicants fairly. This means considering all sources of income, whether from earnings and/or from benefits. The kind of blanket policies being operated by letting agents such as Agents A, B and C in Richmond borough today are discriminatory and unlawful.

In the next phase of our campaign we will be compiling a Register of local letting agents who have told us that they do not discriminate against people receiving benefits but commit to considering all applicants evenly and fairly.

The government has recently repeated its commitment to the delayed Renters' Reform Bill, which is welcome. However, until the Bill is passed, progress for local people facing homelessness because of unlawful prejudice needs local solutions.

To help change letting agents' behaviour, we will publicise the Register widely and make it available to our clients who are looking to rent privately. We will also discuss next steps on a local solution with Shelter, our local MPs, the Landlords Forum and Richmond Council. We will also seek to mount a pan-London campaign with other Citizens Advice bureaux.

Several councils in England have compiled Landlord Registers, drawn up strong codes of practice, and passed resolutions condemning benefit prejudice. Following the local elections, we will discuss with the Council what further actions they can take to help drive benefit prejudice out of Richmond borough.

Our other current campaigns

Cost of living crisis – Energy costs are soaring. In Richmond nearly 1 in 9 people cannot afford to pay their energy bills without cutting back on essential spending. We continue to support Citizens Advice's national campaign to focus more resources on people who are struggling on low incomes.
Social housing tenants' issues – We are working with local housing associations in Richmond to address recurrent problems with tenants' rent arrears, repairs, and neighbour harassment issues.

Feedback: We welcome feedback and suggestions – campaigns@citizensadvice-richmond.org

Free advice: Please call us on Freephone 0800 82 78 78 73 or fill in the form [here](#).

Benefit calculator: Find out what benefits you can claim [here](#).

Partner organisation referrals: Refer clients to us via [this form](#).