

Receive benefits and struggling to rent in Richmond?

'No benefits' policies put in place by letting agents and landlords unfairly lock people out of homes they could otherwise afford – simply because they receive Housing Benefit or Universal Credit. **This is discrimination, and it's unlawful**

Know your rights

Letting agents should not:

- refuse to let you view an affordable property because you receive some benefits
- say they won't consider you for a tenancy because you get benefits
- advertise properties as 'no DSS' or 'working professionals only'

Spot indirect discrimination

You should watch out for unlawful excuses that stop you renting such as letting agents who say:

- you must find someone to guarantee your rent because you claim benefits
- the landlord, mortgage lender or insurance company won't allow lettings to tenants on benefits
- you will automatically fail checks on how much you can afford and your references because you claim benefits



Freephone 080 82 78 78 73

Show you can afford the rent

- Make sure you know how much rent you can afford and can prove you can pay it. Local Housing Allowance (LHA) rates are used to work out Universal Credit or Housing Benefit amounts for private renters. You can check your Richmond LHA allowance [here](#).
- If you already pay rent to a private landlord and claim benefits, offer bank statements and references to show a good rent payment history.

Challenge discrimination

- If you are facing discrimination from a letting agent, you can complain. A complaint letter won't always work but it gives the agent a chance to put things right.
- Shelter has two useful [template letters](#) you can adapt to include your personal details. One asks the agent to reconsider their approach, and the second is a formal complaint.

Citizens Advice Richmond is campaigning to End Benefit Prejudice and stop discrimination against renters in Richmond. Find out more about [your rights here](#) or contact an advisor on Freephone 080 82 78 78 73