

## "No DSS": How Landlords are Failing Private Renters on Welfare Benefits



**Manjinder Kaur Atwal**

The increasing trend of raising renting costs and the percentage that wages go up each year decreasing means that having a full-time job no longer guarantees that you will not require help with your housing costs. However, recent statistics show that if you do receive this help, you could be openly discriminated against. It is unfortunate that our overheated rental market leaves renters with few rights and little market power.

Tenants looking to rent privately come across "No DSS" adverts on letting agents' websites or front windows. This stands for the Department for Social Security, a government department which no longer exists but was previously responsible for welfare benefits. "No DSS" means that the landlord or letting agent will not rent to anyone receiving housing benefits.

It can be argued that "No DSS" is a form of discrimination as it stems from an erroneous labelling of people in receipt of benefits and some solicitors have argued that, in cases where people receive benefits due to a disability, "No DSS" may be in breach of the Equality Act 2010. We believe this should be legally challenged.

In a recent case, a single mother's attempt to rent a private property in Birmingham was blocked by a lettings agent because some rent was to be discharged via housing benefits. The mother issued a claim for discrimination against the lettings agents in a County Court after her letter of complaint was dismissed. Subsequently, the lettings agent admitted indirect discrimination on the grounds of sex, settling out of court with £2,000 compensation.

Unfortunately, cases like this are common. In the last few years, landlords willing to rent to housing benefit tenants have fallen dramatically due to welfare benefit cuts, problems with the Universal Credit system and other issues.

Not all landlords discriminate or voluntarily refuse to accept tenants receiving housing benefits. This can be solely down to their landlord insurance prohibiting them from taking tenants on housing benefits when their tenancy starts, or as stipulated in their mortgage terms.

One other issue is that, instead of social housing stock increasing, it is in fact being reduced. Local Authorities and Housing Associations should therefore be encouraged to build and acquire properties available to tenants receiving benefits.

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