

“No DSS”?

What does it mean?

When you look at advertisements offering property for let, many will state “No DSS”. What does this mean? It means that the landlord offering the property for rental has decided that he does not wish to rent to tenants who will have to claim Housing Benefit in order to pay the rent he is charging.



Why do landlords say “No DSS”?

Well, for many reasons. For example, sometimes lenders of buy-to-let mortgages may have a clause in their agreement that the landlord cannot let the property to tenants in receipt of Housing Benefit. Sometimes a landlord's insurance will not cover the property if it is let to tenants in receipt of Housing Benefit. It may be the case that the landlord has let to tenants in the past who have been in receipt of Housing Benefit and have found that the Housing Benefit office processing the claim has taken a great deal of time to make a payment. Because of this there has been a delay in the landlord being paid his rent. It may simply be the case that the landlord does not wish to rent to tenants in receipt of Housing Benefit because he feels they will spend more of their time in the property on a day to day basis than someone who is working and cause more wear and tear. Finally, it may be the case that a landlord, in placing a “to let” advertisement in the local paper looks at how other landlords have written their adverts and follows suit.

Should I approach landlords who say “No DSS”?

The decision is yours. However, there may well be something to gain from doing so. Why is this? Well, when hunting for privately rented accommodation the more people you speak to the more successful you are likely to be in securing accommodation.

You could speak to a landlord directly about their concerns. For example, you could point out that although Housing Benefit claims in the past have been slow to process, currently Exeter City Council is taking approximately 4 weeks to process an initial benefit claim. You could point out to a landlord, if it is the case, that although you are claiming Housing Benefit you will not be in the property all day causing wear and tear because you are doing some voluntary work. Or it may be the case that you are working and claiming only a small amount of Housing Benefit.

What kind of tenants are landlords looking for?

Landlords are looking for stable, long term tenants who will look after their property, be good neighbours and pay their rent on time. There is no reason why tenants in receipt of Housing Benefit should not be able to do this as well as anyone else. If you feel that this is you, then there is certainly some mileage in discussing this with a landlord.

Local Housing Allowance

Local Housing Allowance is the new way that Housing Benefit will be calculated and paid for many new claimants and some existing ones from

April 7th 2008. The changes have meant that some landlords are more determined than ever not to let their property to tenants who will have to claim Housing Benefit in order to pay their rent. This is because in the past the landlord and tenant could agree to have the Housing Benefit paid directly to the landlord. Under the new rules the Government wants Housing Benefit paid directly to the tenant.



Claiming Local Housing Allowance does not necessarily mean that you will not pay your rent to your landlord. It's important to reassure the landlord that you understand the responsibility of paying your rent and that you are committed to doing so. If you are going to claim Housing Benefit under Local Housing Allowance you will need to set up a bank account. Reassure your landlord that you will pay his rent by setting up a standing order to pay your rent directly into his bank account each month.

When should you address the Housing Benefit question with the landlord?

Again, it's up to you. However, it's important not to waste a landlord's time. If he explicitly says that he does not wish to take tenants who are in receipt of Housing Benefit then it might be worth addressing this at the outset, right at the moment you make first contact – for example when you initially speak to him to say that you are interested in his property.

If you are dealing with a landlord who has not explicitly said that he does not wish to take tenants in receipt of Housing Benefit, you may wish to broach the subject once you have looked around the property and met with the landlord. This is because property viewings and meeting a landlord are a lot like job interviews: landlords often make their minds up about tenants in the first few minutes of meeting them. If the landlord likes you and thinks you will make a good tenant then he may be more inclined to rent his property to you even though you are intending to claim Housing Benefit.

Do not tell a landlord that you are not claiming Housing Benefit if you are. Do not let a landlord who has explicitly stated that he does not wish to let his property to tenants in receipt of Housing Benefit assume that you will not be claiming Housing Benefit if you do intend to claim. You may well jeopardise your future tenancy.