From the Chair

February 2019

Ross McEwan
Chief Executive Officer
NatWest

Dear Ross

“No DSS” clauses – restrictions on benefit recipients in the private rental sector

You may be aware that the Work and Pensions Committee is planning to hold an oral evidence session on “No DSS” clauses in private rental listings on 20 March.

In advance of this session, the Committee is seeking to better understand the extent and nature of this problem. We have heard reports of mortgage lenders prohibiting landlords from letting their properties to people in receipt of benefits. It is difficult to understand why a mortgage lender would take this decision, which could amount to unlawful discrimination against benefit recipients.

I would be very grateful if you could please answer the following:

1. Does NatWest’s buy-to-let mortgage policy allow landlords to let to tenants who are receiving:
   a. Housing benefit?
   b. Any other benefit?

2. Does NatWest place any restrictions on landlords letting to benefit claimants that could incentivise or require landlords to restrict access to tenants in receipt of benefits?

3. If NatWest does have restrictions on buy-to-let mortgage holders letting to benefit recipients, might you please explain the reasoning behind this and how you have satisfied yourself that the restrictions do not amount to unlawful discrimination?

I would appreciate if you would please reply by Friday 8 March so that we can progress with our inquiry.

Rt Hon Frank Field MP
Chair
From the Chair

Craig Donaldson
Chief Executive
Metro Bank

Dear Craig,

“No DSS” clauses – restrictions on benefit recipients in the private rental sector

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I would be very grateful if you could please answer the following:

1. Does Metro Bank’s buy-to-let mortgage policy allow landlords to let to tenants who are receiving:
   a. Housing benefit?
   b. Any other benefit?

2. Does Metro Bank place any restrictions on landlords letting to benefit claimants that could incentivise or require landlords to restrict access to tenants in receipt of benefits?

3. If Metro Bank does have restrictions on buy-to-let mortgage holders letting to benefit recipients, might you please explain the reasoning behind this and how you have satisfied yourself that the restrictions do not amount to unlawful discrimination?

I would appreciate if you would please reply by Friday 8 March so that we can progress with our inquiry.

Rt Hon Frank Field MP
Chair
From the Chair

February 2019

Joe Garner
Chief Executive Officer
Nationwide Building Society

Dear Joe,

“No DSS” clauses – restrictions on benefit recipients in the private rental sector

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I would be very grateful if you could please answer the following:

1. Does Nationwide’s buy-to-let mortgage policy allow landlords to let to tenants who are receiving:
   a. Housing benefit?
   b. Any other benefit?

2. Does Nationwide place any restrictions on landlords letting to benefit claimants that could incentivise or require landlords to restrict access to tenants in receipt of benefits?

3. If Nationwide does have restrictions on buy-to-let mortgage holders letting to benefit recipients, might you please explain the reasoning behind this and how you have satisfied yourself that the restrictions do not amount to unlawful discrimination?

I would appreciate if you would please reply by Friday 8 March so that we can progress with our inquiry.

Rt Hon Frank Field MP
Chair
From the Chair

February 2019

Steve Murrells
Chief Executive Officer
Co-op Group

Dear Steve

“No DSS” clauses – restrictions on benefit recipients in the private rental sector

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In advance of this session, the Committee is seeking to better understand the extent and nature of this problem. We have heard reports of mortgage lenders prohibiting landlords from letting their properties to people in receipt of benefits. It is difficult to understand why a mortgage lender would take this decision, which could amount to unlawful discrimination against benefit recipients.

I would be very grateful if you could you please answer the following:

1. Does Co-op’s buy-to-let mortgage policy allow landlords to let to tenants who are receiving:
   a. Housing benefit?
   b. Any other benefit?

2. Does Co-op place any restrictions on landlords letting to benefit claimants that could incentivise or require landlords to restrict access to tenants in receipt of benefits?

3. If Co-op does have restrictions on buy-to-let mortgage holders letting to benefit recipients, might you please explain the reasoning behind this and how you have satisfied yourself that the restrictions do not amount to unlawful discrimination?

I would appreciate if you would please reply by Friday 8 March so that we can progress with our inquiry.

Rt Hon Frank Field MP
Chair
From the Chair

February 2019

Alan Clearly
Managing Director
Precise Mortgages

Dear Alan,

“No DSS” clauses – restrictions on benefit recipients in the private rental sector

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In advance of this session, the Committee is seeking to better understand the extent and nature of this problem. We have heard reports of mortgage lenders prohibiting landlords from letting their properties to people in receipt of benefits. It is difficult to understand why a mortgage lender would take this decision, which could amount to unlawful discrimination against benefit recipients.

I would be very grateful if you could please answer the following:

1. Does Precise Mortgages’ buy-to-let mortgage policy allow landlords to let to tenants who are receiving:
   a. Housing benefit?
   b. Any other benefit?

2. Does Precise Mortgages place any restrictions on landlords letting to benefit claimants that could incentivise or require landlords to restrict access to tenants in receipt of benefits?

3. If Precise Mortgages does have restrictions on buy-to-let mortgage holders letting to benefit recipients, might you please explain the reasoning behind this and how you have satisfied yourself that the restrictions do not amount to unlawful discrimination?

I would appreciate if you would please reply by Friday 8 March so that we can progress with our inquiry.

Rt Hon Frank Field MP
Chair
From the Chair

February 2019

Steve Griffiths
Sales & Distribution Director
Kensington Mortgages Limited

Dear Steve,

“No DSS” clauses – restrictions on benefit recipients in the private rental sector

You may be aware that the Work and Pensions Committee is planning to hold an oral evidence session on “No DSS” clauses in private rental listings on 20 March.

In advance of this session, the Committee is seeking to better understand the extent and nature of this problem. We have heard reports of mortgage lenders prohibiting landlords from letting their properties to people in receipt of benefits. It is difficult to understand why a mortgage lender would take this decision, which could amount to unlawful discrimination against benefit recipients.

I would be very grateful if you could please answer the following:

1. Does Kensington Mortgages’ buy-to-let mortgage policy allow landlords to let to tenants who are receiving:
   a. Housing benefit?
   b. Any other benefit?

2. Does Kensington Mortgages place any restrictions on landlords letting to benefit claimants that could incentivise or require landlords to restrict access to tenants in receipt of benefits?

3. If Kensington Mortgages does have restrictions on buy-to-let mortgage holders letting to benefit recipients, might you please explain the reasoning behind this and how you have satisfied yourself that the restrictions do not amount to unlawful discrimination?

I would appreciate if you would please reply by Friday 8 March so that we can progress with our inquiry.

Rt Hon Frank Field MP
Chair