

## Equality, Diversity & Inclusion Policy

<b>Company:</b> <b>trading as:</b>	<b>Chambers Estate Agents (Cardiff) Limited.</b> Chambers Estate Agents
<b>Address:</b>	35 Merthyr Road, Whitchurch, Cardiff, South Glamorgan, CF14 1DB
<b>Company Number:</b> <b>Policy Owner:</b>	08194230 Directors / Senior Management
<b>Applies To:</b>	Prospective contract-holders, contract-holders, tenants, landlords, applicants, guarantors, clients, customers, employees, contractors, suppliers, professional partners and all other service users
<b>Professional Membership:</b> <b>Version: 2.0</b> <b>Effective From:</b> <b>Last Reviewed:</b> <b>Next Review Due:</b>	UKALA 1 June 2022 31 May 2026 31 May 2027
<b>Telephone:</b> <b>Email:</b>	029 2052 2106 info@chambersestateagents.co.uk
<b>Version: 2.1</b> <b>Effective from:</b> <b>Last reviewed:</b> <b>Next review due:</b>	1 June 2022 31 May 2026 31 May 2027
<b>Review Frequency:</b>	Annually, or sooner where legislation, guidance, Rent Smart Wales requirements, audit feedback, complaint outcomes, professional standards or business practice changes

## 1. Our Commitment

Chambers Estate Agents is committed to providing a professional, fair, respectful and inclusive estate agency, lettings and property management service.

We believe that every person who deals with our business should be treated with dignity, courtesy and respect. This applies to landlords, prospective contract-holders, contract-holders, tenants, applicants, guarantors, clients, customers, staff, contractors, suppliers, professional partners and all other service users.

We will not unlawfully discriminate, harass, victimise, disadvantage or treat any person less favourably because of a protected characteristic, family circumstances, disability, pregnancy, receipt of benefits, lawful source of income, vulnerability, support need, communication need, or any other factor that is irrelevant to the provision of our services.

This policy forms part of our wider commitment to high professional standards, fair housing practice, consumer protection, Rent Smart Wales compliance, UKALA membership standards and responsible property agency practice.

## 2. Purpose of this Policy

The purpose of this policy is to ensure that Chambers Estate Agents provides its services fairly, consistently and without unlawful discrimination.

This policy explains the standards expected of the company, its staff and those acting on its behalf. It also sets out the controls in place to help prevent discriminatory advertising, unfair applicant selection, inappropriate landlord instructions, unequal treatment of service users, failure to make reasonable adjustments, or inconsistent handling of vulnerable customers.

This policy is intended to support compliance with equality law, housing legislation, Rent Smart Wales licensing requirements, the Rent Smart Wales Code of Practice for Licensed Landlords and Agents, Welsh Government guidance, consumer protection obligations and the professional standards expected of a responsible UKALA member.

## 3. Scope of this Policy

This policy applies to all services provided by Chambers Estate Agents, including sales, lettings, property management and associated client or customer services.

In particular, this policy applies to property marketing, advertising, applicant enquiries, viewings, access to property information, tenant and contract-holder selection, affordability checks, referencing, landlord advice, landlord instructions, occupation contract administration, deposit handling, rent collection, property management, inspections, repairs, maintenance, complaints handling, notices, renewals, possession-related communications, contractor arrangements and supplier relationships.

The policy applies whether services are provided in person, by telephone, by email, by letter, online, through property portals, through social media, through printed marketing, through third-party providers, or by any person acting on behalf of Chambers Estate Agents.

This policy applies to all service users, including prospective contract-holders, contract-holders, tenants, landlords, applicants, guarantors, clients, customers, contractors, suppliers, neighbours and other persons who may be affected by the company's services.

## 4. Legal and Regulatory Framework

Chambers Estate Agents will conduct its business in accordance with all applicable equality, housing, letting agency, estate agency and consumer protection requirements.

This includes, where relevant, the Equality Act 2010, the Housing (Wales) Act 2014, the Renting Homes (Wales) Act 2016, the Renting Homes (Fees etc.) (Wales) Act 2019, the Renters' Rights Act 2025 insofar as it applies in Wales, Rent Smart Wales licensing requirements, the Rent Smart Wales Code of Practice for Licensed Landlords and Agents, Welsh Government guidance, local authority requirements, redress scheme requirements and applicable professional standards.

Compliance with this policy supports the company's obligation to act professionally, lawfully and consistently with the standards expected of a licensed letting and managing agent in Wales.

## 5. Protected Characteristics

Chambers Estate Agents will not discriminate on the basis of any protected characteristic.

Protected characteristics include age, disability, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, colour, nationality, ethnic origin or national origin, religion or belief, sex and sexual orientation.

The company will not treat a person less favourably, apply unjustified barriers, impose unfair conditions, refuse service, delay service, withhold information, discourage an application, or otherwise disadvantage a person because of a protected characteristic, family status, pregnancy, receipt of benefits, disability, support need, communication need, lawful source of income, vulnerability or any other irrelevant factor.

## 6. Wider Fair Treatment Commitments

In addition to protected characteristics, Chambers Estate Agents will not operate blanket exclusions or less favourable treatment because a person has children, is pregnant, receives Universal Credit, receives housing benefit, receives welfare benefits, receives local authority support, relies on a guarantor, receives income from pensions, self-employment, savings or any other lawful source, requires reasonable adjustments, has a family member, support worker, charity, local authority or other representative supporting them, has a vulnerability, has a disability-related need, or has a communication or support need.

Each applicant, prospective contract-holder, contract-holder, tenant, landlord, client or customer will be considered on their own individual circumstances using fair, lawful, relevant and objective criteria.

Affordability, suitability, references, lawful occupancy limits, property-specific requirements and compliance with occupation contract terms may be considered, but such assessments must be carried out consistently and must not be used as a disguised form of discrimination.

## 7. Rental Discrimination: Children and Benefits

From 1 June 2026, Chambers Estate Agents will not discriminate against, or assist any landlord to discriminate against, any applicant, prospective contract-holder, contract-holder or tenant because they have children, may have children living with them, may have children visiting them, receive benefits, receive Universal Credit, receive housing benefit, receive welfare assistance, or may receive benefits during occupation.

Chambers Estate Agents will not prevent, discourage, delay or disadvantage a person from asking about a property, viewing a property, accessing information about a property, applying for a property, being considered for a property, entering into an occupation contract, continuing occupation, receiving benefits during occupation, or having a child live at or visit the dwelling for those reasons.

The company will not use or accept blanket rules such as “no children”, “no families”, “no benefits”, “no Universal Credit”, “working tenants only”, “professionals only”, or similar wording or practices.

Any restriction must be based only on lawful, objective and property-specific grounds. This may include statutory overcrowding, HMO licensing, planning restrictions, property safety requirements, mortgage requirements, insurance requirements, lease restrictions, or another lawful and proportionate limitation. Any such restriction must be evidence-based, recorded and approved by a Director or Senior Manager before being applied.

Where there is uncertainty about whether a restriction is lawful, staff must escalate the matter before giving advice, publishing an advert, refusing a viewing, declining an application or communicating the restriction to a service user.

## 8. Property Advertising and Marketing

All property advertising by Chambers Estate Agents must be accurate, professional, fair and non-discriminatory.

This applies to website listings, property portal listings, window displays, brochures, printed particulars, social media posts, email marketing, leaflets, landlord marketing, applicant communications and any other promotional material.

The company will not publish, approve or communicate wording such as “No DSS”, “No benefits”, “No Universal Credit”, “No housing benefit”, “No children”, “No families”, “No pregnant applicants”, “professionals only” where this is used or could reasonably be understood as excluding benefit claimants, families or other protected groups, or “not suitable for families” unless there is a clearly evidenced, lawful and property-specific reason.

Staff should use objective property criteria instead, such as affordability requirements, maximum occupancy, licensing restrictions, property-specific conditions or other lawful limitations.

Where a landlord requests restrictive wording, staff must consider whether the restriction is lawful, objective, evidence-based, proportionate and property-specific. If it is not, the wording must not be used.

All property advertisements must be checked before publication to ensure they do not contain discriminatory wording or restrictions. Where there is any uncertainty, the advert must be escalated to a Director or Senior Manager before publication.

## 9. Enquiries, Viewings and Access to Property Information

Chambers Estate Agents will handle enquiries, viewing requests and requests for property information in a fair, consistent and professional manner.

The company will not refuse, discourage, delay or restrict an enquiry, viewing or request for information because an applicant receives benefits or Universal Credit, has children, is pregnant, is disabled, requires a reasonable adjustment, has a protected characteristic, receives support from a local authority, charity, guarantor, family member or third party, has a vulnerability, has a disability-related need, or has a communication or support need.

Viewing availability, property information and application procedures will be applied consistently and objectively.

Where a viewing cannot be arranged or an enquiry cannot be progressed, the reason must be based on objective factors, such as the property already being let, access restrictions, landlord availability, safety issues, the status of an application, lawful occupancy limits, or another lawful and recorded reason.

Staff must not use language or conduct that could discourage an applicant from proceeding because of a protected characteristic, family status, benefit status, vulnerability, disability, income source or support need.

## 10. Applications, Affordability and Referencing

Chambers Estate Agents will apply application, affordability and referencing procedures in a transparent, consistent and non-discriminatory way.

When assessing affordability, the company may consider income from a range of lawful sources, including employment, self-employment, pensions, savings, benefits, Universal Credit, local authority support, maintenance payments, guarantor support and other lawful income.

A person's lawful source of income must not, of itself, be used as a reason to refuse access to a property, a viewing, property information, an application, or an occupation contract.

Affordability may be assessed using fair, objective and consistently applied criteria. Where affordability or referencing criteria are not met, the reasons must be based on objective evidence and recorded appropriately.

The company will not operate blanket exclusions. Every application will be considered on its individual merits.

## 11. Applicant Selection and Declined Applications

Where there is more than one applicant for a property, Chambers Estate Agents will assess applications using objective and relevant criteria.

These may include affordability, referencing information, suitability for the property, lawful occupancy limits, availability and proposed move-in date, ability to comply with the occupation contract, and landlord requirements that are lawful, objective, proportionate and non-discriminatory.

Selection decisions must not be based on protected characteristics, family status, pregnancy, benefit status, disability, nationality, ethnic origin, religion, age, sex, sexual orientation, vulnerability, support need, lawful source of income or any other irrelevant factor.

Where an application is declined, the reason should be recorded clearly, objectively and professionally.

Where a declined applicant raises a concern or complaint, the decision will be reviewed against the company's applicant handling, equality and diversity, and landlord instruction procedures to confirm whether the decision was based on lawful, objective and recorded criteria.

## 12. Landlord Instructions

Chambers Estate Agents will not accept, record, follow, communicate or act upon any landlord instruction that directly or indirectly discriminates against an applicant, prospective contract-holder, contract-holder, tenant or other service user.

This includes instructions to exclude, discourage or disadvantage applicants because they receive benefits, receive Universal Credit, receive welfare support, have children, are pregnant, are disabled, have a protected characteristic, require a reasonable adjustment, have a support need, vulnerability, lawful source of income or any other irrelevant factor.

Where a landlord provides an instruction that may be discriminatory, staff must explain clearly that the instruction cannot lawfully be followed, advise on lawful, objective and property-specific alternatives where appropriate, record the instruction and the advice given, escalate the matter to a Director or Senior Manager, and refuse to act on the instruction if the landlord insists on a discriminatory approach.

## 13. Rental Discrimination: Children and Benefits

The company will not use or accept blanket rules such as "no children", "no families", "no benefits", "no Universal Credit", "working tenants only", "professionals only", or similar wording or practices.

Any restriction must be based only on lawful, objective and property-specific grounds. This may include statutory overcrowding, HMO licensing, planning restrictions, property safety requirements, mortgage requirements, insurance requirements, lease restrictions, or another lawful and proportionate limitation. Any such restriction must be evidence-based, recorded and approved by a Director or Senior Manager before being applied.

Where there is uncertainty about whether a restriction is lawful, staff must escalate the matter before giving advice, publishing an advert, refusing a viewing, declining an application or communicating the restriction to a service user.

## 14. Property Advertising and Marketing

The company will not publish, approve or communicate wording such as “No DSS”, “No benefits”, “No Universal Credit”, “No housing benefit”, “No children”, “No families”, “No pregnant applicants”, “professionals only” where this is used or could reasonably be understood as excluding benefit claimants, families or other protected groups, or “not suitable for families” unless there is a clearly evidenced, lawful and property-specific reason.

Staff should use objective property criteria instead, such as affordability requirements, maximum occupancy, licensing restrictions, property-specific conditions or other lawful limitations.

Where a landlord requests restrictive wording, staff must consider whether the restriction is lawful, objective, evidence-based, proportionate and property-specific. If it is not, the wording must not be used.

All property advertisements must be checked before publication to ensure they do not contain discriminatory wording or restrictions. Where there is any uncertainty, the advert must be escalated to a Director or Senior Manager before publication.

## 15. Enquiries, Viewings and Access to Property Information

The company will not refuse, discourage, delay or restrict an enquiry, viewing or request for information because an applicant receives benefits or Universal Credit, has children, is pregnant, is disabled, requires a reasonable adjustment, has a protected characteristic, receives support from a local authority, charity, guarantor, family member or third party, has a vulnerability, has a disability-related need, or has a communication or support need.

Viewing availability, property information and application procedures will be applied consistently and objectively.

Where a viewing cannot be arranged or an enquiry cannot be progressed, the reason must be based on objective factors, such as the property already being let, access restrictions, landlord availability, safety issues, the status of an application, lawful occupancy limits, or another lawful and recorded reason.

Staff must not use language or conduct that could discourage an applicant from proceeding because of a protected characteristic, family status, benefit status, vulnerability, disability, income source or support need.

## 16. Applications, Affordability and Referencing (Continued)

Chambers Estate Agents will apply application, affordability and referencing procedures in a transparent, consistent and non-discriminatory way.

When assessing affordability, the company may consider income from a range of lawful sources, including employment, self-employment, pensions, savings, benefits, Universal Credit, local authority support, maintenance payments, guarantor support and other lawful income.

A person's lawful source of income must not, of itself, be used as a reason to refuse access to a property, a viewing, property information, an application, or an occupation contract.

Affordability may be assessed using fair, objective and consistently applied criteria. Where affordability or referencing criteria are not met, the reasons must be based on objective evidence and recorded appropriately.

The company will not operate blanket exclusions. Every application will be considered on its individual merits.

## 17. Applicant Selection and Declined Applications (Continued)

Where there is more than one applicant for a property, Chambers Estate Agents will assess applications using objective and relevant criteria.

These may include affordability, referencing information, suitability for the property, lawful occupancy limits, availability and proposed move-in date, ability to comply with the occupation contract, and landlord requirements that are lawful, objective, proportionate and non-discriminatory.

Selection decisions must not be based on protected characteristics, family status, pregnancy, benefit status, disability, nationality, ethnic origin, religion, age, sex, sexual orientation, vulnerability, support need, lawful source of income or any other irrelevant factor.

Where an application is declined, the reason should be recorded clearly, objectively and professionally.

## 18. Landlord Instructions (Continued)

Chambers Estate Agents will not accept, record, follow, communicate or act upon any landlord instruction that directly or indirectly discriminates against an applicant, prospective contract-holder, contract-holder, tenant or other service user.

This includes instructions to exclude, discourage or disadvantage applicants because they receive benefits, receive Universal Credit, receive welfare support, have children, are pregnant, are disabled, have a protected characteristic, require a reasonable adjustment, have a support need, vulnerability, lawful source of income or any other irrelevant factor.

Where a landlord provides an instruction that may be discriminatory, staff must explain clearly that the instruction cannot lawfully be followed, advise on lawful, objective and property-specific alternatives

where appropriate, record the instruction and the advice given, escalate the matter to a Director or Senior Manager, and refuse to act on the instruction if the landlord insists on a discriminatory approach.

## 19. Repairs, Maintenance and Contractor Conduct

Repair and maintenance requests must be handled fairly and consistently.

Chambers Estate Agents will not delay, deprioritise or handle repair requests differently because of a tenant's or contract-holder's protected characteristic, family circumstances, disability, pregnancy, benefit status, vulnerability, lawful source of income, communication need or support need.

Where a repair issue may affect a vulnerable person, disabled person, pregnant person, older person, child, or person with a health condition, the company will consider whether the circumstances require additional urgency, additional communication, landlord escalation, contractor prioritisation or other appropriate action.

Contractors and suppliers acting on behalf of Chambers Estate Agents are expected to treat all service users respectfully and without discrimination. The company will not knowingly instruct or continue to use a contractor, supplier or third party who acts in a discriminatory, harassing, unfair, intimidating or unprofessional manner.

## 20. Reasonable Adjustments and Accessibility

Chambers Estate Agents will make reasonable adjustments for disabled people where required.

This may include, where reasonable and appropriate, providing information in an accessible format, allowing additional time to complete forms or provide information, adapting communication methods, communicating through an authorised representative, considering property-related requests in line with the law, landlord obligations and the occupation contract, or escalating the matter to a senior member of staff.

Requests for reasonable adjustments will be considered promptly, respectfully and on a case-by-case basis.

The company will not overpromise services that it cannot reasonably provide, but all reasonable requests will be considered fairly and the outcome recorded where appropriate.

## 21. Vulnerable Customers and Additional Support Needs

Chambers Estate Agents recognises that some service users may be vulnerable or may require additional support.

Vulnerability may arise from a range of circumstances, including disability, illness, age, bereavement, domestic abuse, financial difficulty, language barriers, mental health difficulties, pregnancy, caring responsibilities, lack of housing experience, digital exclusion, homelessness risk, low literacy, or other personal circumstances.

Staff should consider vulnerability indicators sensitively and must not make assumptions. Where appropriate, staff may offer additional explanation, allow additional time, communicate through an authorised representative, confirm key information in writing, escalate the matter to a manager, signpost to relevant independent advice or support, or consider whether a reasonable adjustment is required.

Vulnerability must never be used as a reason to treat a person less favourably, refuse service, delay service, apply pressure, or deny access to property information, viewings or applications.

The company will not provide a lower standard of service, delay action, withhold information, apply pressure, or treat a person less favourably because of a protected characteristic, family status, benefit status, vulnerability, disability, support need, lawful source of income or any other irrelevant factor.

## 22. Welsh Language and Communication Needs

Chambers Estate Agents recognises the importance of clear, accessible and respectful communication in Wales.

The company will consider reasonable communication requests from service users, including requests relating to preferred communication methods, accessible formats, authorised representatives, additional explanation or additional time to respond.

Where a service user requests communication in Welsh, the company will consider what assistance can reasonably be provided in the circumstances. The company will not treat a service user less favourably because they request communication in Welsh or because they have language or communication needs.

## 23. Property Management and Ongoing Service

The company's commitment to equality, diversity and fair treatment continues throughout the management of a property.

Repairs, inspections, complaints, rent queries, arrears contact, renewals, notices, possession-related communications and other property management activities will be handled fairly, consistently and professionally.

Chambers Estate Agents will not provide a lower standard of service, delay action, withhold information, apply pressure, or treat a person less favourably because of a protected characteristic, disability, pregnancy, family status, benefit status, vulnerability, communication need, support need, lawful source of income or any other irrelevant factor.

Where the company is aware that a tenant or contract-holder may be vulnerable, disabled, in receipt of benefits, experiencing financial difficulty, or requiring support, staff should consider whether additional explanation, signposting, reasonable adjustment, communication through an authorised representative, or escalation to a manager is appropriate.

## 24. Complaints Involving Discrimination or Unfair Treatment

Complaints involving alleged discrimination, harassment, victimisation, unfair treatment, refusal of service, failure to make reasonable adjustments, discriminatory landlord instructions, or poor handling of a vulnerable service user will be escalated to Senior Management.

Chambers Estate Agents will consider such complaints carefully and in accordance with this policy and the company's Complaints Policy and Procedure.

## 25. Contractor, Supplier and Third Party Conduct

Contractors, suppliers, inventory clerks, referencing providers, viewing representatives, maintenance contractors and any other third parties acting on behalf of Chambers Estate Agents are expected to act consistently with this policy.

The company will not knowingly instruct or continue to use a contractor, supplier or third party who acts in a discriminatory, harassing, unfair, intimidating or unprofessional manner.

Where a concern is raised, Chambers Estate Agents will review the matter and take appropriate action. This may include further instruction or guidance, retraining, contractor review, termination of the relationship, or reporting to an appropriate organisation where required.

## 26. Staff Standards and Responsibilities

All staff are expected to understand and comply with this policy.

Staff must not discriminate, harass, victimise, disadvantage or treat any service user less favourably. Staff must not follow or communicate discriminatory landlord instructions. Staff must not use advertising wording, screening practices or informal comments that may discourage or disadvantage applicants because of protected characteristics, children, benefits, disability, vulnerability, income source or support needs.

Managers are responsible for ensuring that staff are aware of their responsibilities, staff complete relevant equality, diversity and fair housing training where appropriate, property adverts are checked for discriminatory wording, landlord instructions are reviewed before being accepted, applicant selection decisions are fair and evidenced, complaints are investigated properly, reasonable adjustment requests are considered and recorded, records are retained to demonstrate compliance, and this policy is reviewed and updated when required.

## 27. Monitoring and Audit

Chambers Estate Agents will monitor compliance with this policy as part of its wider governance, compliance and Rent Smart Wales audit-readiness arrangements.

Monitoring may include periodic review of property advertisements, landlord terms of business, applicant records, viewing and offer records, application assessment records, reasons for declined applications, landlord instructions, reasonable adjustment requests, complaints records, contractor performance, supplier correspondence, and property management communications.

The purpose of monitoring is to ensure that the company's services remain fair, lawful, inclusive and professionally delivered.

## 28. Data Protection and Confidentiality

Information relating to applicants, contract-holders, tenants, landlords, staff, complaints, health, disability, vulnerability, income, benefits, family circumstances or support needs may be sensitive.

Chambers Estate Agents will handle such information confidentially and in accordance with applicable data protection requirements.

Information will only be collected, used, shared and retained where there is a lawful and legitimate reason to do so, including providing services, assessing applications, managing property, complying with legal obligations, investigating complaints, cooperating with redress or regulatory enquiries, or demonstrating compliance.

## 29. Supporting Evidence Retained

Chambers Estate Agents will retain evidence to demonstrate compliance with this policy where relevant.

This may include the current Equality, Diversity & Inclusion Policy, dated policy review records, staff acknowledgement records, staff training records, sample property adverts, advert approval records or checks, records of landlord instructions refused or amended, applicant enquiry and viewing records, application assessment records, reasons for declined applications, reasonable adjustment records, complaints records, contractor expectations, supplier correspondence, relevant UKALA updates or training materials, and evidence of updates to occupation contract templates where required.

These records will be retained securely and handled in accordance with applicable data protection requirements.

## 30. Policy Review and Amendment

This policy will be reviewed at least annually and sooner where required by legal change, Rent Smart Wales guidance, Welsh Government guidance, UKALA updates, audit feedback, complaint outcomes, changes in business practice or identified compliance risk.

Any amendments to this policy will be approved by the Directors / Senior Management and communicated to all relevant staff.

*Thanks you.*

**We hope this  
information  
has helped.**

