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PET-INCLUSIVE HOUSING

A Report by the Human Animal Bond Research Institute



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FOREWORD

FROM SCIENCE TO ACTION: BUILDING A PET-INCLUSIVE FUTURE



Each year, HABRI's Spring Policy Forum brings together a remarkable gathering of minds – researchers, advocates, veterinarians, housing experts, policymakers and community leaders – united by a single conviction: that the bond between people and their pets is essential. This year's Forum continued that tradition, and I am honored to introduce the proceedings and reflections captured in this report.

The science is unambiguous. Research has repeatedly shown that pets support human health in profound ways: reducing stress, easing loneliness, improving cardiovascular health outcomes and providing the kind of unconditional companionship that sustains people through hardship. Ninety-eight percent of pet owners consider their pets important members of the family. Yet too many people, particularly those in rental housing, underserved communities and vulnerable circumstances, are prevented from experiencing those benefits by barriers that are, in many cases, entirely within our power to change.

Pet-inclusive housing is one of the most consequential of those barriers. Restrictive pet policies in rental housing force families to make an impossible choice: their home or their pet. The cost of that choice is real. Pets are relinquished to shelters. Families delay moving into safer housing. Older adults and individuals with disabilities lose the companionship that sustains them. Children are separated from the animals they have grown up loving. These are not abstract policy outcomes. They are lived experiences that fracture the human-animal bond at the moments when people need it most.

The HABRI Spring Policy Forum exists to close the distance between evidence and action. Our purpose is to identify solutions, build coalitions and equip advocates with the data and tools they need to effect change. This year's Forum challenged us collectively to ask: what does it take to make pet-inclusive housing the norm, rather than the exception?

The discussions were energizing. Participants heard from housing experts on protections for individuals with assistance animals, explored market-based approaches that demonstrate the business case for welcoming pets, assessed the downstream effects of restrictive policies on animal welfare and social service systems and drew insights from international case studies.

From these conversations emerged practical, evidence-based policy approaches, many of which are already implemented in individual states and localities. The Forum culminated in the formation of the Pets and Families Housing Coalition, a new, multi-sector advocacy effort committed to advancing policies that expand access to pet-inclusive housing at the local, state and federal levels. The Coalition's founding partners bring a track record of advancing this cause through research, advocacy and community-based programs, and we are eager to welcome additional stakeholders who share our passion and focus on keeping people and pets together.

HABRI is committed to funding research that builds the evidentiary foundation, convening conversations that forge consensus and partnering with leaders and advocates who are ready to move from dialogue to policy change.

Pet-inclusive housing is not a niche concern, but a public health, housing equity and community health issue.

The HABRI team is grateful for every speaker, participant, sponsor and partner who contributed to this year's Forum. We hope this report serves as both a resource and a reminder of how much progress is possible when the right people commit to making it happen.

With gratitude and purpose,

Steven Feldman, President | *Human Animal Bond Research Institute (HABRI)*

OPENING

The Human Animal Bond Research Institute (HABRI) is a not-for-profit organization that funds innovative scientific research to document the health benefits of companion animals. Our mission is to advance, through science, education and advocacy, the vital role of the human-animal bond in the health and well-being of people, pets, cultures and communities.

This report includes findings from the HABRI Spring Policy Forum, a convening space that brought together experts across pet care, animal health, housing, research and public policy to address one of the most pressing challenges facing pet owners today: access to pet-inclusive rental housing.

What follows is a summary of the rich dialogue exploring market-based approaches to pet-inclusive housing, new data on the animal welfare and social service impacts of housing-related pet relinquishment, policy approaches and shared best practices. Collectively, we endeavor to define, test and implement effective programs and policies to overcome barriers to pet-inclusive rental housing and ensure more communities can experience the many benefits of the human-animal bond.







THE FOUNDATION: FAIR HOUSING AND THE LEGAL LANDSCAPE

Understanding the state of fair housing is foundational to advancing pet-inclusive housing policy, including the storied history behind housing access in the United States. Expanding pet-inclusive housing is not a niche policy goal, but part of a broader commitment to ensuring that every person can live in a healthy, well-resourced community where they can truly thrive with the companion animals that matter to them. The Spring Policy Forum conversation started with a reframing of housing not merely as a practical policy matter but as an equity issue, in which the ability to keep a pet or an assistance animal at home is directly connected with health, stability and the full realization of the human-animal bond.

UNDERSTANDING RIGHTS AND ACCOMMODATIONS FOR ASSISTANCE ANIMALS

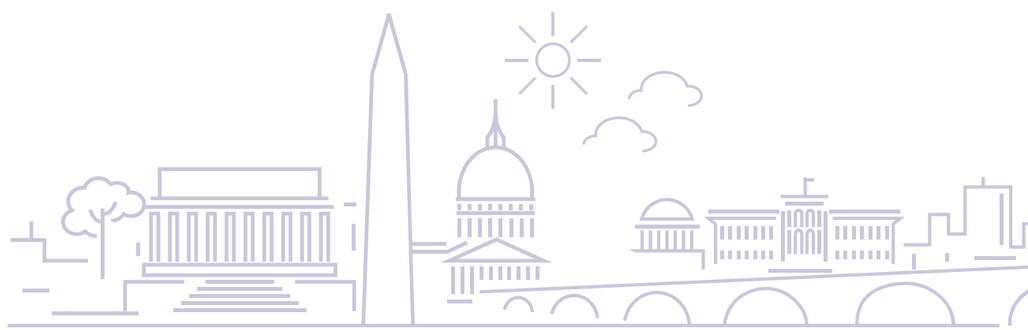


The National Fair Housing Alliance (NFHA) is the nation's leading trade association dedicated to eliminating housing discrimination and expanding equal housing opportunities for all. In her role as President and CEO of NFHA, Lisa Rice leads the NFHA's efforts to advance fair housing principles, preserve and broaden fair housing protections and expand equal housing opportunities for millions of Americans.

Rice provided a comprehensive overview of the federal Fair Housing Act (FHA), enacted in 1968, and amended in 1988 to add disability and familial status as protected classes – an amendment Rice herself helped advance. Under the FHA, seven characteristics are protected at the federal level: race, color, national origin, religion, sex, familial status and disability. State and local laws often provide additional protections.

The scope of who qualifies as a person with a disability under the law is much broader than people realize. It covers individuals with a current physical or mental impairment that substantially limits a major life activity, those with a history of such impairment, those regarded as having one and those associated with someone who has a disability. With roughly 25 percent of U.S. adults living with some form of disability, a figure that climbs above 40 percent among those over 65, considerations of living with a disability are relevant in every community.[1]

> ***"Your zip code is more of a determinant of your health outcomes than your genetic code.*** *And that is part of the work that we do within the fair housing community to make sure that everybody can live in a healthy, resilient, vibrant, well-resourced community where people can thrive."*
>
> **— Lisa Rice, President and CEO**
> National Fair Housing Alliance



1: Okoro CA, Hollis ND, Cyrus AC, Griffin-Blake S. Prevalence of Disabilities and Health Care Access by Disability Status and Type Among Adults — United States, 2016. MMWR Morb Mortal Wkly Rep 2018;67:882–887.

KEY LEGAL PROTECTIONS FOR PET OWNERS AND ASSISTANCE ANIMALS

For the forum's purposes, Rice focused on the protections that apply to people with disabilities who need an assistance animal. Under the FHA, assistance animals are protected under federal law and fall into two categories:

- **Service animals**, which are trained to perform specific tasks for a person with a disability.
- **Emotional support animals (ESAs)**, which do not require specialized training but provide therapeutic benefits for people with mental health or psychiatric disabilities.

Beyond the baseline prohibition on discrimination, people with disabilities are entitled to request reasonable accommodation, a change to a rule, policy, practice or service. A housing provider that charges a monthly pet fee, for example, must waive that fee for a resident with a disability who requires an assistance animal. This obligation applies broadly to apartment complexes, single-family homes, co-ops, condo associations and homeowners associations. Rice noted that disability complaints now account for more than 55 percent of all fair housing cases filed each year[2], the highest share of any protected class.

Rice also addressed several specific issues that frequently arise for pet-owning renters and people with assistance animals:

- **Breed, size and weight restrictions**: These restrictions cannot override the rights of a person with a disability. Courts evaluate requests on a case-by-case basis, and a blanket breed ban alone is rarely sufficient grounds to deny reasonable accommodation. Rice noted that the NFHA has successfully worked with insurers to challenge these policies, in part by presenting evidence that properly trained animals of any breed can actually enhance safety in a residential community.
- **Fees, deposits and surcharges:** Pet fees, deposits and surcharges cannot be applied to assistance animals. This protection holds regardless of the property's general pet policy.
- **Documentation requests:** While housing providers may ask for documentation confirming a need for an assistance animal, excessive demands are themselves a potential violation. Providers should not require detailed medical histories, exhaustive disability documentation or extensive information about the animal itself.

In the case of a challenge, courts will look to whether the animal actually assists with the effects of a disability, not whether it fits a preferred label (e.g., therapy or emotional support animal.) The courts also emphasize the obligation of housing providers to engage in a good-faith interactive process when evaluating accommodation requests, rather than issuing automatic denials or relying on blanket policies. Denials are permissible only if the provider can show, based on individualized and objective evidence, that the specific animal poses a direct threat or creates an undue burden. Speculative fears or generalized assumptions are insufficient.

SETTING THE STAGE FOR INCLUSIVITY FROM A LEGAL FOUNDATION

The goal of the FHA is to ensure people with disabilities can fully use and enjoy the home they live in, including the companion animals that are part of their lives. Pet-inclusive housing is a civil rights imperative not just a quality-of-life amenity. The policies that make it harder for renters with disabilities to keep assistance animals have real legal consequences, and the enforcement tools to address them already exist.



2: National Fair Housing Alliance's (NFHA) "2017 Fair Housing Trends Report: The Case for Fair Housing.

SECTION 1: MARKET-DRIVEN APPROACHES

For change to scale, housing providers and policy experts must see pet inclusivity not as a risk to be managed nor as a luxury, but as a competitive advantage to be pursued and a matter of public and community health. Through research, data and real-world business models, speakers demonstrated that properties that welcome pets are not only profitable, but they also foster community that supports the health and well-being of residents and pets alike.



UNDERSTANDING THE GAP IN PET-INCLUSIVE HOUSING POLICIES

Ross Barker, Policy Advisor, Michelson Center for Public Policy; Program Director, Pet Inclusive Housing Initiative (PIHI), framed the core disconnect at the heart of the pet-inclusive housing problem: survey data consistently show that roughly 76 percent of property owners and operators describe their properties as pet-friendly. Yet 72 percent of renters report that finding pet-friendly housing is difficult or impossible, particularly at the mid- and lower end of the market. The gap, Barker explained, is definitional: a property that allows pets under a narrow set of conditions is not the same as one that genuinely welcomes them. In fact, fewer than 10 percent of rental properties have no breed, weight or size restrictions whatsoever, creating truly pet-friendly housing environments.[3]

As a collaboration between Michelson Found Animals and HABRI, PIHI has been building the evidence base and practical resources to close that gap by working directly with housing providers to shift mindsets and policies. On the policy side, the Michelson Center for Public Policy is championing Senate Bill 1296 in California, a pet policy transparency act that would require housing providers to clearly post their pet policies so that renters can make informed decisions before paying an application fee. On the research side, PIHI's most recent publication, the Pets, Properties and Policies report, offers a perspective on insurance as one of the most commonly cited barriers to pet-inclusive policies among housing providers.

Barker flagged a critical element in PIHI's research: when pet-inclusive housing availability is mapped against Social Vulnerability Index scores, a consistent pattern emerges across every market studied. The communities with the least access to pet-inclusive housing are the most vulnerable. The challenge is not just about market dynamics. Rather, it's about who gets left out when those dynamics go unaddressed.

THE BUSINESS CASE: A PROPERTY MANAGER'S PERSPECTIVE

K. David Meit, Principal of Oculus Realty, evolved his perspective on pet-inclusive housing through experience. A commercial real estate executive with more than 35 years of portfolio management experience in the Washington, D.C., area, Meit described his conversion from a traditional "no pets" mindset to becoming one of the most recognized practitioners of truly pet-inclusive property management in the region.

The turning point, he explained, was personal. After his daughter's persistent advocacy, the family adopted Basil, a Jack Russell Boston terrier mix who became both a beloved companion and, in a sense, the mascot of Oculus' pet-inclusive philosophy. In fact, one of the company's properties includes a dog run named Basil's Run. What began as a personal shift quickly became a business strategy.

3. 2021 Pet-Inclusive Housing Report
https://www.petsandhousing.org/wp-content/uploads/2025/08/PIHI-Report-2021.pdf



WHAT PET-INCLUSIVE HOUSING ACTUALLY LOOKS LIKE

Meit outlined the practical steps Oculus took to move from pet-tolerant to genuinely pet-inclusive, and the outcomes that followed. The first and most significant move was to eliminate breed, size and weight restrictions. Through independent research, Meit described how historical reports that shaped industry attitudes toward certain breeds were, in his assessment, not well-founded, and that his own experience managing truly unrestricted properties bore that out.

Meit was candid about insurance, one of the most frequently cited barriers among housing providers. After committing to a fully pet-inclusive model, Oculus approached its primary carrier and presented the program transparently, explaining that the property would accept all breeds, and that a thoughtful system of training, documentation and community management was in place. Meit concluded that in most cases, insurance is less of a genuine barrier than a convenient excuse for owners unwilling to explore change.

Beyond policy changes, Oculus invested in infrastructure and partnerships:



Physical amenities including dedicated dog runs, pet washing stations and well-maintained common areas designed with pet owners in mind.



Access to an online platform that manages pet profiles, hosts events and provides residents with 24/7 emergency veterinary access.



Regular training and socialization events on property, offered at no cost to residents.



Staff hiring practices that favor people with pets, recognizing that staff who understand pet ownership are better equipped to manage a pet-inclusive community.

PET INCLUSIVITY IS GOOD FOR RESIDENTS

The business outcomes Meit described were concrete. In his experience, pet-owning residents are more invested in their communities, stay longer and take better care of their units. They know their neighbors and often through learning their pets' names before those of their owners. Lower turnover directly reduces vacancies, subsequent marketing expenses and the administrative burden of re-leasing.

One unexpected outcome of Meit's pet-inclusive policies was a noticeable decrease in Emotional Support Animal (ESA) accommodation requests. In Meit's experience, when residents no longer need to claim a disability to keep their pet, the pressure on the ESA accommodation process lessens. Pet inclusivity, in this sense, benefits residents and simplifies operations for owners and managers.

> *"Pet-friendly is different than pet-inclusive. The business case is proven. The legal risk of restrictive policies is growing."*
>
> **— K. David Meit, Principal**
> Oculus Realty



CONCLUSION

Together, Barker and Meit made a compelling case that the market is moving and that the properties resisting pet-inclusive policies are increasingly on the wrong side of both the evidence and the law. The data showing that 72 percent of renters struggle to find pet-friendly housing represents not just a policy failure but a market opportunity. If barriers like breed restrictions, excessive fees and outdated insurance assumptions can be removed, research estimates that 8.5 million new pet-home relationships become possible.[4]

The session reinforced a theme that would run throughout the day: education matters. Many housing providers have not encountered a property with an amenity like Basil's Run. They have not seen what a well-managed, truly pet-inclusive community looks like. Changing minds, Meit argued, often requires showing prospective residents and skeptical peers a building where dogs of all breeds share hallways and elevators. The data supports the model, and when experienced firsthand, it shifts attitudes, perspectives and values towards pet-inclusivity.

4. PIHI Report

SECTION 2: IMPACT ON ANIMAL WELFARE AND SOCIAL SERVICE SYSTEMS

When housing fails pet owners, the consequences don't stop at the front door. They ripple outward into animal shelters, social service systems and the communities that depend on both. This session brought together national data and a state-level case study to examine what happens downstream when restrictive housing policies force families to separate from their pets, and what it looks like when an organization decides to act.



THE SHELTER SYSTEM UNDER PRESSURE

Jim Tedford, President & CEO of the Association for Animal Welfare Advancement (AAWA), has spent more than four decades in animal welfare. When he began his career, estimates put annual shelter intake in the United States at 14-15 million dogs and cats. Last year, that number was approximately 6 million[5], a reduction of more than 50 percent, achieved through sustained, coordinated efforts across the field. Tedford opened with this data point to demonstrate while the crisis is not fixed, we have made significant progress. He then discussed how housing has become one of the most significant unsolved drivers of shelter intake in the country.

AAWA surveyed its member organizations, representing more than one thousand shelters and welfare groups across the U.S. and Canada, to understand how housing instability was showing up in their work. The issue of housing emerged in every single focus group the organization conducted, even when it was not the topic under discussion. The insights that followed confirmed what those conversations suggested.

70% *of survey respondents reported an **increase in housing-related pet relinquishments** over the past few years.*

25K+ *owner surrenders across responding organizations were identified as **housing-related**, out of approximately 162,000 total owner relinquishments.*

80% *of respondents believed that **relinquishments would decrease moderately or significantly if more pet-friendly housing options were available.***

1 in 4 *respondents reported that **more than 30 percent of their owner surrenders were attributable to housing challenges.***

Tedford noted that even these numbers likely understate the problem. Many animals displaced by housing challenges never reach a shelter as they are given to friends or family members, abandoned on the street or quietly surrendered through informal channels. Shelters that now require appointments for intake may be inadvertently pushing some animals out of the system. “Moving,” the most common reason listed for surrender, has long been known to mask more complex underlying causes, including the inability to find pet-inclusive housing.

5. 2025 Annual Data Report, Shelter Animals Count. https://www.shelteranimalscount.org/wp-content/uploads/2025-Year-End-Report-FINAL-3.pdf

The effect is felt on both sides of the equation. Shelters are seeing more animals come in for housing-related reasons, and they are simultaneously finding it harder to place animals into new homes, as adopters face the same housing-related barriers. Longer lengths of stay strain shelter capacity and increase demand for already-stretched safety-net programs like pet food banks and emergency veterinary funds.



> *“Pets should not lose their families because housing fails them. Our members are seeing this every single day.”*
>
> **— Jim Tedford, President and CEO**
> Association for Animal Welfare Advancement

Tedford called on the animal welfare field to respond at multiple levels:

- Improve **data collection** on housing-related relinquishment.
- Invest in **surrender prevention** and **temporary support programs.**
- Step into the **policy conversation** more assertively.

Animal welfare organizations have historically been reluctant to engage in advocacy. That reluctance, at a time when housing instability is driving intake, is a luxury the field can no longer afford, underscoring the need for coalitions and partnerships to effect meaningful change.



CASE STUDY: THE INTERSECTION OF ANIMAL WELFARE AND THE HOUSING CRISIS

Jamie Blackburn joined the Massachusetts Society for the Prevention of Cruelty to Animals-Angell Animal Medical Center (MSPCA-Angell) in 2025 as the organization's first-ever Housing Policy Specialist, a role at the intersection of animal welfare and housing instability. Blackburn highlighted that the housing crisis in Massachusetts is acute even by national standards.

The state has one of the most expensive and competitive housing markets in the country, with a median single-family home price of $750,000 as of 2024. The statewide vacancy rate fell to 2.8 percent by 2022, and the average monthly rent for a one-bedroom apartment now ranges from $2,500 to $3,000. The result is a population of "perma-renters," people who would historically have transitioned to homeownership but are now locked in the rental market indefinitely, in a state where only 7% of rental units are pet-inclusive by any definition. When you limit it to income-restricted housing, the figure drops to 1%.[6] MSPCA-Angell intake data shows that in 2025, nearly a quarter of all owner-related surrenders were housing-related. Cats outnumbered dogs in this category, a finding Blackburn described as unexpected.

Beyond the challenges of securing rental housing with a pet, Massachusetts' emergency family shelter system serves approximately 7,000 families per year and categorically prohibits pets. Families seeking to exercise their constitutionally guaranteed right to shelter in the state are required to give up their animals. This eliminates the possibility of maintaining the human-animal bond to the benefit of individuals and families for the most vulnerable community populations.

ELEVATING THE WORK THROUGH OUTREACH

In October 2025, MSPCA-Angell formally launched Action for Pet-Inclusive Housing, a campaign designed to bridge the historically siloed worlds of animal welfare, housing and homelessness advocacy. The campaign operates on multiple tracks simultaneously:

- **Building new partnerships** with emergency shelter providers, homeless response programs, relevant community organizations, subsidized housing navigators and large property management companies to identify where animals are falling through the cracks and what support is needed to keep families together.
- **Developing practical resources for MSPCA-Angell shelter staff** such as eviction prevention guides, pathways to state-funded housing assistance programs and information on legal rights for tenants facing pressure to surrender their animals.
- **Partnering with Housing Navigator Massachusetts,** the state's clearinghouse for subsidized housing listings, to update search functions with detailed, accurate pet policy information.
- **Advocating for legislation,** including the Massachusetts PETS Act, which passed the state Senate in March 2026 and represents a significant legislative milestone for Massachusetts. Among its key provisions:
    - It enshrines the right of all public housing residents, not just elderly residents as was previously the case, to have pets.
    - It prohibits public housing authorities from discriminating based on breed, size or weight.
    - It bars insurance policies from discriminating based on dog breed.

6. Housing Inventory: Median Listing Price in Massachusetts (MEDLISPRIMA) | FRED | St. Louis Fed

Blackburn also highlighted the early results of her shelter-level intervention work. Within weeks of rolling out new resources that help staff identify when a surrender might be preventable and connect families with available support to MSPCA-Angell intake staff, shelter managers reported dozens of successful diversions. People who arrived intending to surrender their pets were pointed toward resources they hadn't known existed, enabling them to leave the shelter together with their pets.

> *"The majority of people surrendering pets to shelters right now aren't people who don't want their animals. They're people who can't find a home that will take them. That is a housing crisis, and it's happening in every state in this country."*
>
> **— Senator Pavel Payano, Massachusetts State Senate**
> [from video remarks]

CONCLUSION

The picture Tedford and Blackburn painted was sobering, yet actionable. The animal welfare community is not powerless in the face of a housing crisis. It has research, data, relationships, points of contact with families in crisis, and the capacity to serve as an effective bridge between animal welfare and human services. What the animal welfare community needs is the resources to step into that role and the coalitions to support it.



INTERNATIONAL CASE STUDY – LESSONS FROM THE UNITED KINGDOM

Many lessons in U.S. policy can be drawn from watching other countries manage similar challenges, including how England achieved a landmark legislative change in pet-inclusive rental housing after years of sustained, coalition-driven advocacy.



THE U.K. CONTEXT: FROM BLANKET BANS TO RIGHTS BY DEFAULT

In the United Kingdom, the gap between stated pet-friendliness and actual pet inclusivity has historically been wide. Roughly 60 percent of people in the U.K. own a pet, yet only about eight percent[7] of rental properties were genuinely pet-friendly before the recent legislative change. For renters, the experience was one of blanket bans, unanswered inquiries and a constant anxiety about what would happen to their animals if they needed to move.

David Reilly, Vice President, External Communications, Advocacy & Purpose, Mars Petcare, described how Mars partnered with Battersea Dogs and Cats Home, one of the U.K.'s most trusted animal welfare institutions, to build a multi-year advocacy campaign to change the legal framework for pet-owning renters in England. The campaign objectives were specific:

- **End blanket bans** on pets in rental housing.
- **Establish a clear and fair process** for landlord decision-making.
- **Limit what could constitute a reasonable refusal.**
- **Protect pet owners from mid-tenancy policy changes.**
- **End pre-tenancy discrimination** against people who owned animals.

The campaign combined policymaker engagement, stakeholder outreach, media advocacy and digital campaigning over four years, with the voices of actual pet-owning renters at its center.

On May 1, 2026, the Renters Rights Act came into force in England. Reilly described the scale of what that represents: one million additional homes now open to pets, and a legal framework fundamentally reoriented.

Under the new law, pets are included by default. Landlords must respond to a pet request within 28 days, and any refusal must be reasonable and is subject to an ombudsman process. What's also notable is that the total number of homeless pets in the U.K. is estimated at approximately one million. The legislation, in one stroke, created the housing capacity to address that entirely.

Reilly also noted progress in the Australian state of Tasmania, the continent's final state to introduce fair and clear modern pet-owner rental protections. Change at this scale is also achievable through the evidence-driven advocacy underway in the United States.



7. http://healthy-housing.uk/publication/the-financial-impact-of-pet-ownership-in-rental-properties-summary-briefing/

THE RESEARCH BEHIND THE REFORM



Dr. Tom Simcock, Research Fellow and Research Manager at the Healthy Housing Initiative, University of Huddersfield, provided the academic grounding for the U.K. campaign. A chartered psychologist, associate fellow of the British Psychological Society, and chair of the Housing Studies Association, Simcock led the research commissioned by Battersea that produced one of the first economic cost-benefit analyses of renting to pet owners. His team at the University of Huddersfield surveyed 2,115 landlords and more than 1,000 private renters across the U.K., reviewed approximately 50 international articles and developed a comprehensive cost-benefit model to assess the financial implications of pet-inclusive rental policies for landlords.

The framing of his presentation addressed the most persistent objection raised by housing providers: that renting to pet owners is financially risky. Simcock showed that the data does not support that concern and, in fact, points in the opposite direction.

KEY RESEARCH FINDINGS

The survey of landlords who had rented to pet owners revealed:[8]

76% *of landlords who rented to pet owners reported* ***no experience of any pet-related damage.***

64% *of landlords reported that,* ***where pet damage occurred, it was fully covered by the tenant's deposit, resulting in no net loss to the landlord.***

74% *of landlords who rent to pet owners reported a* ***good relationship with their tenants****, compared to 70% of landlords who do not rent to pet owners.*

62 mo. ***average tenancy length*** *for pet-owning renters, compared to 57 months for renters without pets.*

The conclusion Simcock drew was that renting to pet owners is both operationally and financially beneficial for landlords.

The research also documented a positive relationship between pet ownership and the experience of home. Pet-owning renters were more likely to feel at home in their property and more connected to their local community than renters without pets, findings that align with HABRI's own research on the social benefits of the human-animal bond and with the broader argument for pet-inclusive housing as a public health issue.

Simcock noted that the research has already been cited in the Scottish Parliament's Housing Act 2025, which provides tenants in Scotland with similar rights to those now in place in England, and that the Welsh government has received formal recommendations to introduce equivalent provisions.

He emphasized that passing a law is the beginning of the work, not the end. Renters need to know their rights, landlords need to understand the new framework and the broader narrative around pet-owning renters, still often framed as a source of risk, needs to shift.

8. https://www.battersea.org.U.K./about-us/press/press-releases/landlords-underestimate-financial-benefits-properties

"A lot of renters face barriers to making their property a home…a place of safety, peace, autonomy, and where you can have control of what you do in the property. Can you decorate? Can you have a pet? That's also linked to a deep sense of belonging. And there's a lot of research about private renting and feeling at home."

— Dr. Tom Simcock, Research Fellow and Research Manager
University of Huddersfield



APPLICABLE LESSONS FOR THE UNITED STATES

Participants drew several direct lessons from the U.K. experience for the American context:

- **Evidence is essential, but it needs to be accessible.** For the U.S. context, equivalent cost-benefit modeling, ideally adapted to different housing markets and property types, would be a high-value contribution to the policy conversation.
- **Coalitions of unlikely allies accelerate change.** The Battersea-Mars partnership combined the credibility of a beloved animal welfare institution with the reach and resources of a global company. The Renters Rights Act was shaped in part by that partnership's ability to access and influence the parliamentary process in ways that neither organization could have achieved alone.
- **The legal framework matters, but culture change matters more.** Even with rights enshrined in law, Simcock's ongoing research finds that many renters don't know what they're entitled to, and many landlords haven't internalized the new rules. Legislation creates the floor; education and advocacy build what stands on it.
- **Centering the human story sustains political will.** The campaign's effectiveness was bolstered by anecdotal stories that surfaced during digital campaigning and constituent outreach, making abstract statistics visceral and personal for the lawmakers who ultimately voted for the Act.

FROM THE WORKSHOP: WHAT THE ROOM SAID

To bring more voices into the conversation, forum attendees participated in a structured, interactive workshop.

Several consistent themes emerged across tables. When discussing barriers to pet-inclusive housing, participants pointed to insurance and risk aversion among property owners, the financial burden of deposits and fees on low-income renters, and, perhaps most fundamentally, the fact that pet-inclusive housing exists primarily at the top of the market. Someone at the high end of the income spectrum can almost always find a place to live with a pet. Someone at the low end rarely can. The policy conversation must stay focused on that gap.

When prompted to discuss data vital for the conversation, multiple participants flagged the absence of reliable, community-level information on where pet-related housing barriers are concentrated, particularly the lack of pet-related questions in Homeless Management Information System (HMIS) data. The Arizona Pet Project team shared that they had recently successfully added pet-related data questions to the HMIS system in Maricopa County. This development will eventually allow researchers and advocates to track pet-related housing barriers, surrender patterns and the costs those impose on human service systems.

Several topics stood out as ways to convene a broad array of pet advocates in the future:

- Creating and promoting **standardized pet-inclusive housing models.**
- Sharing more **anecdotes and positive pet interactions** with pivotal audiences.
- Ensuring communities are **engaging with broad, cross-sector coalitions.**

The essential levers of change – rigorous research, collaborative coalitions, strategic storytelling and patient policy engagement – are active and positioned to drive meaningful progress.



SECTION 3: FUTURE DIRECTIONS IN POLICY

After exploring market-based solutions, animal welfare data and international evidence, the conversation naturally shifts to the arena where change is made: policy. The current legislative landscape at the federal, state and local levels includes community stakeholders, advocates and elected officials actively working to advance pet-inclusive housing in their jurisdictions.



THE POLICY LANDSCAPE IN BRIEF

The Animal Policy Group tracks approximately 2,000 pieces of legislation and regulatory action each year across the veterinary, pet care and animal welfare sectors. That vantage point gives Katie Jarl, Vice President, Government Relations, Animal Policy Group, a comprehensive view of where the policy conversation on pets and housing stands, which states are moving, which approaches are gaining traction and where the next opportunities lie.

Jarl identified several common policy approaches that have emerged across the country, each targeting a different dimension of the problem:

- **Prohibiting breed, size and weight restrictions** in rental housing, removing the most common categorical barriers to pet ownership for renters.
- **Capping pet rents and deposits** to reduce the financial burden on pet-owning renters, particularly at the low and middle end of the market.
- **Requiring pet policy transparency**, mandating that housing providers clearly disclose their pet policies in listings and lease materials so renters can make informed decisions.
- **Incorporating pet-inclusive requirements or incentives** into Qualified Allocation Plans for Low-Income Housing Tax Credit (LIHTC) Developments to direct public subsidies toward pet-inclusive units.
- **Creating pet deposit assistance programs at the local level** to help low-income residents clear the financial hurdle of moving with a pet.
- **Expanding protections to HOA-governed communities**, where homeowners, not just renters, are subject to pet restrictions they did not choose.

VOICES FROM THE STATES

Discussing three examples of legislation that has progressed in different states demonstrated the breadth of stakeholders coming together around this issue and the variety of approaches that can succeed in different political contexts.



Arizona: Senate Bill 1729, introduced by Republican State Senator John Kavanaugh, prohibits HOAs from restricting household pets based on breed, size or weight. The bill passed the House of Representatives before being blocked in a Senate committee. Senator Kavanaugh is committed to reintroduction in the next session.



Texas: San Antonio City Councilmember Jalen McKee-Rodriguez advanced a first-of-its-kind pet deposit assistance program, allocating $150,000 to help income-eligible residents cover pet deposits when adopting animals from the city shelter. The program, administered in partnership with the Department of Neighborhood Services and Animal Care Services, is designed as a replicable model for other municipalities.



Oklahoma: State Representative Amanda Clinton, a Democrat from Tulsa who is herself a landlord, introduced House Bill 3389, which would have eliminated pet rent in Oklahoma and required landlords to choose between a pet fee or a pet deposit, but not both. The bill did not receive a committee hearing in this session, but Clinton signaled her intent to continue pursuing the issue.

As Jarl noted, the ability to credibly make the case for pet-inclusive housing to legislators on both sides of the aisle is one of the issue's most important assets.

NOTABLE WINS: OHIO AND WASHINGTON, D.C.

Jarl highlighted two additional policy achievements that offer replicable models for advocates working in other jurisdictions.

In Ohio, the Animal Policy Group built a coalition of local animal shelters, national organizations, and the Ohio Homebuilders Association to petition the Ohio Housing Finance Agency to update its Qualified Allocation Plan (QAP). The update, now in effect, awards bonus points to developers of low-income housing tax credit properties that adopt pet-inclusive policies and create pet amenities such as dog parks and wash stations. Developers competing for LIHTC funding have strong financial incentives to accumulate points. The result is that pet-inclusivity is now baked into the economics of subsidized housing development in Ohio. Jarl is actively working to replicate this model in other states.

In Washington, D.C., the Pets in Housing Amendment Act of 2024 passed with broad support. It established a comprehensive set of protections for pet-owning renters, including a $300 cap on pet deposits, a $25 monthly cap on pet rent, an exclusion on breed, size and weight restrictions, and a requirement that at least one low-barrier shelter in the District must accommodate residents experiencing homelessness with their pets. The D.C. law is among the most comprehensive local pet-inclusive housing statutes in the country, and its provisions offer a template for advocates working at the municipal level.

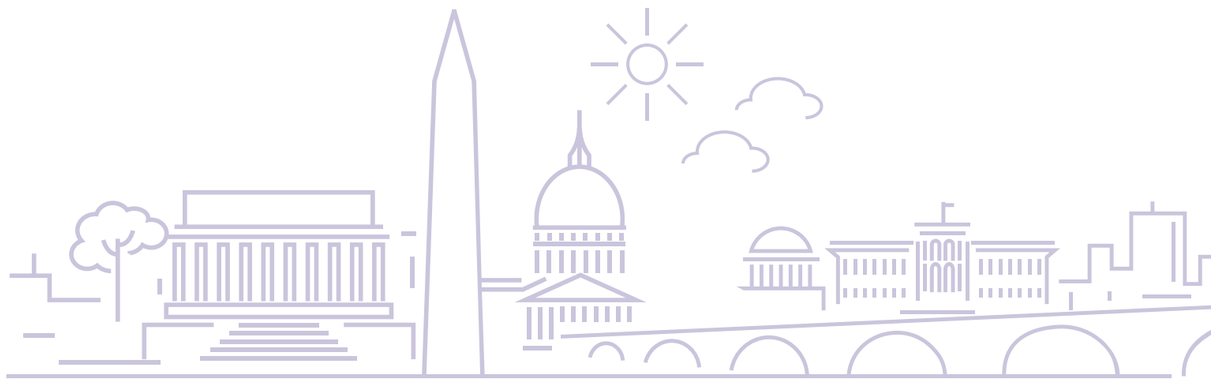
THE FEDERAL OPPORTUNITY

At the federal level, the most significant near-term opportunity Jarl identified is the Pets Belong With Families Act, reintroduced in April 2026. The bill prohibits public housing agencies from imposing breed restrictions on pets owned by residents of public housing units. If passed, it would create downstream pressure on state and local policies, potentially significantly accelerating the broader movement.

CONCLUSION

The legislative landscape on pet-inclusive housing is moving in multiple parallel directions through a variety of mechanisms, at every level of government. The challenge is not a lack of options. It is the coordination and capacity to pursue them strategically and at scale.

With legal experts, animal welfare leaders, housing providers, researchers and government relations professionals working together, the conversations that had previously happened in silos will begin to connect.



PANEL DISCUSSION: SHARED CHALLENGES, DISTINCT PERSPECTIVES

A panel discussion brought together four advocates who, between them, have worked at the intersection of animal welfare, housing policy, public health and government.

PANELISTS:



From left to right: ***Lynn Grosso:*** *Founder and Principal, Fair Housing Perspectives; former Deputy Assistant Secretary, U.S. Department of Housing and Urban Development.* ***Anna Stout:*** *Executive Director, AlignCare Health; former Mayor, City of Grand Junction, Colorado.* ***Leanna Taylor:*** *CEO, The Arizona Pet Project.* ***Reasa Currier:*** *Director, Fairfax County Department of Animal Services. Moderated by* ***Katie Jarl****: Animal Policy Group*

KEY THEMES FROM THE DISCUSSION

Bringing Policy Change to Life

Reasa Currier described her experience as director of a county animal services department, a role that gives her proximity to elected officials and housing agencies. The expertise she's leaned on most has come from partner organizations, with whom she has collaborated to inform housing policy, data collection and engagement with housing authorities. Anna Stout, drawing on her years as both an advocate for animals and a former Mayor, offered a complementary perspective. Policymaking from inside elected government, she said, is fundamentally relational, not transactional. The most important thing an advocate can do is establish a relationship. A lawmaker who knows you, trusts you and sees you as a resource is far more likely to become a champion than one who hears from you only when you need something.

Framing the Issue

Leanna Taylor offered that The Arizona Pet Project has leaned into the most resonant driver for people in their respective fields. When Taylor meets with a legislator who was a nurse, she talks about emergency room encounters with people and their animals. When she meets with a landlord or business owner, she leads with financial stability and tenant retention. When she approaches a state department that oversees Medicaid, she talks about veterinary costs as a risk to housing stability. The goal, she said, is to find whatever matters to the person across the table and to make that the entry point.

Including the Human-Animal Bond as a Social Determinant of Health

Anna Stout shared that in Colorado, the legislature passed a bill spearheaded by AlignCare Health that defined the human-animal bond in statute and recognized it as a social determinant of health, creating a foundation for future alignment in insurance payer systems and public health funding. The team behind the bill navigated unexpected issues leading up to its passage, which was successful because of previously developed bipartisan partnerships, a definition-only effort that did not carry a fiscal note and a deliberate focus not to lead with animal welfare but rather public health.

Legislative Tools

Lynn Grosso made a straightforward case for the public comment process. Every qualified allocation plan in every state requires a public hearing. Every proposed rule from a federal housing agency opens a formal comment period. These are democratic mechanisms that require agencies to read, consider and respond to submitted comments, including letters from individual pet owners describing their lived experience. A letter submitted to a state housing agency's QAP hearing from a senior who would lose their stable housing if they had to give up their dog carries weight. These processes are not just for lawyers and lobbyists; they are for everyone. And in her experience, they work.

LAUNCH OF THE PETS AND FAMILIES HOUSING COALITION

The forum's final session ended with an announcement and a call to action. Pete Scott, President and CEO of the American Pet Products Association, and Sammi-Jo Nevin, Chief Legal Officer of Doubtless Pet, took the stage to announce the formation of the Pets and Families Housing Coalition, a new multi-sector organization designed to bring the diverse stakeholders represented in the room under a unified banner and accelerate the movement for pet-inclusive housing at every level of government.[9]

The announcement was deliberately timed. After a day of presentations, data and discussion, it reflected a conviction that had been building through every session: bringing together the individual efforts already underway to be transformative with a shared voice and a common platform.

FOUNDING PARTNERS

Together with HABRI, the Coalition launches with a total of five founding partner organizations representing the breadth of the pet care and housing advocacy ecosystem:

"We've been doing a lot of great individual things, but doing them together under one umbrella with one voice can get us further, faster."

— Pete Scott, President & CEO
American Pet Products Association

"Our purpose is clear: to support and strengthen the bond between pet parents and their pets — and to make more homes available for pets, but also to keep them in the loving homes they already have. We need all of you, working together."

— Sammi-Jo Nevin, Chief Legal Officer
Doubtless Pet

9. pfhc.org

COALITION PURPOSE AND OBJECTIVES

The Pets and Families Housing Coalition is organized to support practical, evidence-based policies that expand access to pet-inclusive housing at the local, state and federal levels. Its founding reflects a shared recognition that no single organization can achieve at scale what a coordinated coalition can.

The Coalition's core objectives include:

- **Coordinating advocacy across federal, state and local levels**, bringing aligned voices to legislative hearings, regulatory comment processes and policymaker meetings.
- **Advancing and expanding model policies** – including QAP updates, deposit assistance programs, transparency ordinances and breed restriction prohibitions – by supporting replication in new jurisdictions.
- **Producing and disseminating research** that makes the case for pet-inclusive housing in economic, public health and equity terms.
- **Building and maintaining a broad stakeholder coalition** that includes housing providers, insurers, animal welfare organizations, public health advocates and people with direct lived experience of housing instability.
- **Centering equity** and ensuring that the movement's focus remains on the populations most affected by restrictive housing policies, including low-income renters, people experiencing homelessness, seniors, veterans and people with disabilities.

> *"Pets can't have homes unless homes can have pets. We have to start at the beginning — at home — and make sure that pets have a place to go. That's the magnitude of the issue. And I think it's a worthy goal."*
>
> **— Steve Feldman, President**
> HABRI

HOW TO ENGAGE

Organizations and individuals interested in joining or supporting the Pets and Families Housing Coalition are encouraged to visit pfhc.org or contact the founding partner organizations directly. The Coalition is actively seeking members across sectors – housing providers, insurers, animal welfare organizations, human service agencies, public health advocates and policymakers – who share the commitment to expanding access to pet-inclusive housing for all residents.

CONCLUSIONS AND PATH FORWARD

The 2026 HABRI Spring Policy Forum covered substantial ground – from civil rights law to cost-benefit analysis, from shelter intake data to international legislation.

HABRI continues to build the scientific foundation that supports the policy work advanced at this forum. Current and forthcoming research priorities in the pet-inclusive housing space include:

- **The relationship between pet ownership and mental health** outcomes for renters experiencing housing instability.
- **The effects of pet-inclusive housing policies on shelter relinquishment rates,** with a focus on measuring outcomes in jurisdictions that have enacted new protections.
- **The benefits of pets for children of active-duty and deployed military personnel,** a forthcoming publication that carries direct implications for housing policy in military communities.
- **Continued partnership with the Pet Inclusive Housing Initiative** on market research and data collection on pet-inclusive housing availability across U.S. metropolitan areas.

HABRI is incredibly grateful to all the attendees, speakers and sponsors of this important event and looks forward to building on these presentations and discussions to advancing pet-inclusive housing across the country so that more people can access the healing power of the human-animal bond in their homes and communities.



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