

# PIHI RESOURCES FOR HOUSING PROVIDERS

Pet-Inclusive  
Housing Initiative

PRESENTED BY

Michelson  
Found Animals



# **PET-INCLUSIVE FUNDAMENTALS**

# Research Confirms that Breed ≠ Behavior

The Importance of Welcoming Each Pet as an Individual

Results from a [groundbreaking study](#) challenge the traditional understanding of the link between dog genetics and dog behavior. Among the 18,385 dogs who participated, the study found that:

An individual dog's breed is not a reliable indicator of behavior.

There is 0% correlation between pet dog genetics and threatening or biting behavior.

Identification of a dog's "breed" mix through appearance is often inaccurate with a 75% mistake rate!

These research results strongly demonstrate that:

Many pet-related restrictions in housing are based only on problematic stereotypes associated with specific breeds.

Dog breed has limited influence on dog behavior.

Dogs should be assessed as individuals based on their individual behaviors rather than on breed.

To find other resources for eliminating pet restrictions in rental housing, including a [Pet Personality Profile](#) and a [Sample Pet Agreement](#), please visit our page of resources for rental housing providers or [petsandhousing.org](https://petsandhousing.org).

If you would like to learn more about the history of breed-specific legislation, we encourage you to explore the following resources:

[Research by the National Canine Research Council](#)

[Research by P. Khalil Saucier](#)

[Research by Ann Linder](#)

[Research by Kassidi Jones](#)

[2022 Study Published in Science: Ancestry-Inclusive Dog Genomics Challenges Popular Breed Stereotypes](#)

## Language Matters!

To foster healthy, productive conversations around pets in rental housing, it is important to use terms that are accurate, respectful, and inclusive. Try using this resource the next time you're engaging in a conversation about pet-inclusive housing.



### INSTEAD OF...



#### **Pet-Friendly**

Allows at least one pet, but often includes pet restrictions and fees



#### **Landlord**

Emphasizes ownership of the property, rather than the service of providing housing



#### **Tenant**

Emphasizes the contractual aspect of living in a rented space



#### **Aggressive**

Can oversimplify and overstate a pet's responses to real and significant triggers



#### **Welfare**

Implies that something is lacking or needs to be corrected



### TRY THIS!



#### **Pet-Inclusive**

Allows cats and dogs with no breed or size restrictions or unreasonable fees



#### **Rental Housing Provider**

Highlights the service of providing a place to live



#### **Resident**

Highlights living in a place and being part of a community



#### **Reactive or Selective**

Recognizes the context of the individual pet's behavior and that the behavior is a form of communication



#### **Well-being**

Accounts for the physiological and behavioral measures of an animal's physical and psychological health

# Understanding the Fair Housing Act

## Pet-owning renters, did you know?\*

- The [Fair Housing Act](#) (FHA) is a federal law that prevents discrimination against tenants in their rental homes. The FHA requires rental housing owners to make a “reasonable accommodation” to allow pets who serve as [assistance animals](#) or emotional support animals.
- Even if a rental is advertised as not allowing pets or has size, breed, species or number restrictions, you should still contact the property owner or manager and have a friendly conversation about your pet in person or over the phone. Be sure to have your [pet resume](#) handy!
- If the property owner or manager agrees to allow your pet, make sure this is documented in the lease - a verbal agreement is not sufficient.
- Make sure any pet deposits, fees, or rent are clearly written in the lease and that you understand them. We encourage you to have a friendly conversation with your property owner or manager on these costs and whether there is any flexibility.
- Unless there is already language in the lease that allows the change, a property owner or manager cannot suddenly change the terms of a lease. Both parties need to agree on any changes made.
- Try to prevent and quickly address any concerns your property owner or manager or neighbors have about your pet. Make sure your pet is happy and healthy with activities and enrichment, positive-reinforcement training, and if recommended by a veterinarian, behavioral medication.
- Rental housing owners must follow a legal process to evict tenants or have pets removed. A property owner or manager cannot simply go into your apartment, and remove your pet. Since 86% of property managers say they would work with their residents if they discovered they had an unapproved pet, it is important to try to reach an agreement with your property owner or manager about any pet issues.
- If you are unable to come to a compromise or agreement with your property owner or manager, you can seek a community mediation or [legal aid service](#) in your area.

*\*Please note: This information does not constitute legal advice.*

# The Ideal Pet-Inclusive Community

Pet-Inclusive  
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Pet-Friendly  
Amenities



Thoughtful  
Community  
Design

Flexible Pet  
Policies



Community  
Engagement  
& Resources



Inclusive  
Community  
Culture



Pet-Centric  
Communication



Safety &  
Security



# **MAKING THE CASE FOR PET- INCLUSIVE POLICIES**

# Making the Case for Pet-Inclusive Policies

We know that advocating for pet-inclusive policies that meet residents' needs is not always easy, so we've put together some common concerns – with answers – to help property managers advocate for dropping breed and weight restrictions.

## Don't breed restrictions prevent dangerous pets from living on the property?

Actually, [research](#) shows that a dog's breed is not a predictor of its personality. Diet, environment, health, training, breeding, genetics, management, and socialization all influence behavior. The bottom line is that no single breed owns any particular trait.

More importantly, when prospective residents encounter breed and weight restrictions, they are more likely to hide their pet or have their pet falsely declared an ESA, which makes it more difficult to hold all pet owners accountable to community guidelines.

## How will we help keep residents and their pets safe without breed and weight restrictions?

By eliminating restrictions, properties give themselves the opportunity to assess each pet as an individual and create transparency with residents.

Properties can adopt a set of [pet personality questions](#) and a [pet agreement](#) to help establish a mutual understanding of the expectations for all residents with pets to create safety and a supportive environment for all.

## Won't allowing all dog breeds affect our liability insurance?

It's likely that the property's [current liability policy](#) has no dog breed restrictions, but if it does, there are policies available through other companies that do not impose breed restrictions.

Also, dog-owning renters can choose renters policies with no breed restrictions from a number of [insurance companies](#). According to the [Insurance Information Institute](#), renters insurance policies typically cover dog bite liability legal expenses, up to the liability limits (typically \$100,000 to \$300,000). If the claim exceeds the limit, the dog owner is responsible for all damages above that amount.

## What will other residents think if we eliminate breed and weight restrictions?

According to the [2024 Grace Hill NMHC Renter Preferences Survey Report](#), only 6% of respondents said they would only rent at a property that restricted breeds or weights. Additionally, only 7% of respondents said that pet-friendliness would make them less likely to live at a property. The majority of these respondents cited residents not cleaning up after their pets as the main concern, but with clear [community rules](#) in place and an adequate number of pet waste stations onsite, this concern can easily be addressed.



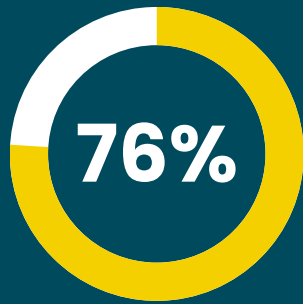
## What are the benefits to the owner of becoming more pet inclusive?

There are multiple benefits of becoming more pet inclusive, many of which are measurable and all of which are meaningful:

- **Market opportunity.** When restrictions are lifted, more pet owners are eligible to consider your community as their next home. Considering that about two-thirds of households in the U.S. have a pet, yet most apartment communities don't come close to reflecting that percentage, being pet inclusive opens up the resident pool.
- **Pets are a resident priority.** Research shows that renters are more likely to compromise on budget and location than they are on their pet. These are motivated renters!
- **Residents with pets stay longer.** Research also demonstrates that residents with pets stay an average of 21% longer than non pet-owning residents. That translates to lower turnover costs and vacancy loss, which means higher NOI.
- **Pet-inclusive units are faster and easier to fill.** 83% of rental housing operators say that pet-inclusive vacancies fill faster, and 79% say they are easier to fill. That's a pretty overwhelming thumbs up for pets.
- **Minimize unauthorized pets.** Lifting restrictions and accepting more pets results in fewer renters feeling a need to hide or lie about the presence of their pets. This allows operators to know about and have a record of the pet in the unit, which also allows for greater accountability to the community guidelines for behavior.
- **Capitalize on demographic groups.** The Gen X and Millennial/Gen Z demographic groups comprise 79.5% of pet households and are also more likely to be renters (the median age of a renter in the U.S. is 39 according to Statista). This is a rental community's prime target group, and they love pets!
- **Love of pets is common ground.** Pets are widely considered family members and are the basis for common ground. 93% of rental housing operators agree that pets are important members of the family, yet 72% of renters say that apartment operators are not pet inclusive. The industry needs to better align policies so that renters with pets feel welcome.

For more information or to contact the PIHI team, please visit [petsandhousing.org](https://petsandhousing.org) or email us at [info@petsandhousing.org](mailto:info@petsandhousing.org).

# Tackling Misconceptions about Pets in Rental Housing



of rental housing is  
"pet-friendly"...

but "pet-friendly" does not mean  
**all pets are welcome.**



**50%**

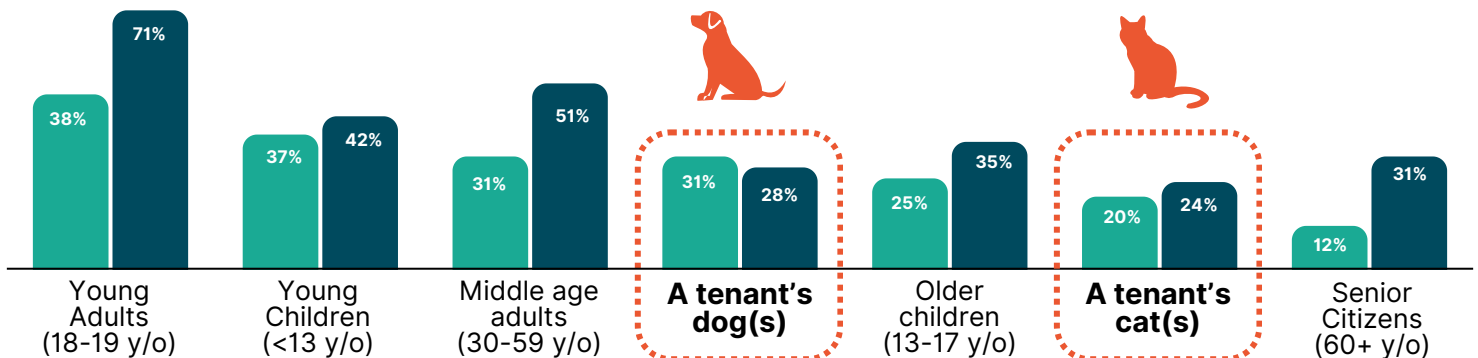
Restrict  
Breeds



**50%**

Restrict  
Size

■ Pet-Friendly Housing ■ Non-Pet Friendly Housing



And our research shows **pets are a safe bet** in the rental housing industry.

**Only 9%**

of pets cause damage  
of any kind

And average pet  
damages are only

**\$210**

Pets are good for people. Good for communities, and good for the rental housing industry.

**Are you ready to be Pet-Inclusive?**

Visit [petsandhousing.org](https://petsandhousing.org) for more research and resources.

# Pet - Inclusive Housing Initiative

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Pet Parents, Neighbors and Property Managers agree...

## Pets Are Lovely Neighbors

**93%**

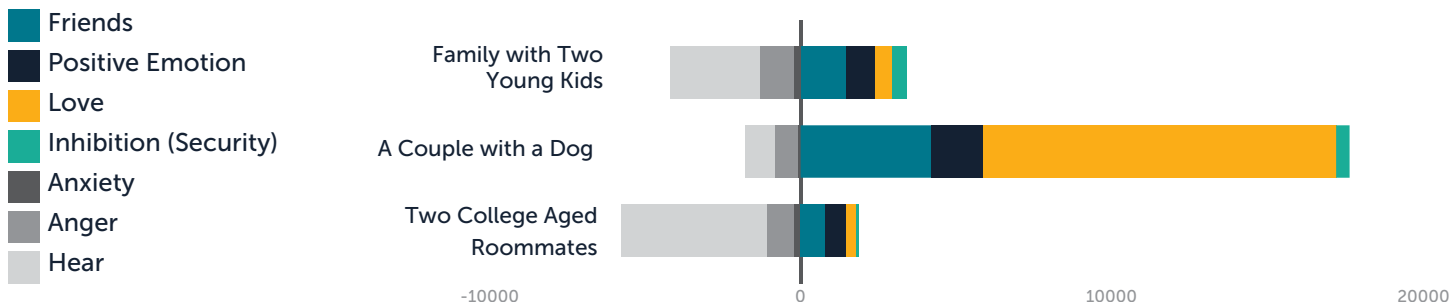
of owner/operators  
Agree pets are important  
members of the family

**71%**

of residents (pet-owners and non-pet-owners) agree that pets bring people together within a whole community

### SO WE ASKED RENTAL RESIDENTS

"WHAT ARE THE FIRST 5 WORDS THAT COME TO MIND WHEN DESCRIBING YOUR NEIGHBORS WHO ARE..."



PET OWNERS, IN FACT,  
**WERE PREFERRED  
NEIGHBORS ACROSS  
BOTH PET-OWNING  
AND NON-PET OWNING  
RESIDENTS**

**75%**

**OF RESIDENTS**  
"I'd prefer to live next door to a  
family with pets rather than one  
with college-aged roommates"

PETS ARE GOOD FOR PEOPLE. GOOD FOR COMMUNITIES. AND GOOD FOR THE RENTAL HOUSING INDUSTRY.

### ARE YOU READY TO BE PET-INCLUSIVE?

VISIT [PETSANDHOUSING.ORG](https://petsandhousing.org) FOR MORE RESEARCH AND RESOURCES.

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# Why Should You Eliminate Pet Breed and Weight Restrictions?

## To create marketing lift

Industry-typical weight restrictions rule out a significant number of potential renters - for example, 54% of pet dogs in the U.S. are over 30 lbs. Average restrictions not only rule out most restricted breeds, but also non-restricted golden retrievers, labs, standard poodles and many other dogs who are over the average weight restriction.

## To make data-relevant decisions

There is no data to support that a dog's breed dictates its behavior; both the American Bar Association and the CDC do not support "aggressive breed" lists, looking rather to factors that may contribute to incidents in individual dogs.

## To benefit financially

Pet-owning renters stay an average of 21% longer according to the PIHI report; greater retention leads to fewer turn costs and less vacancy loss, contributing significant dollars to NOI.

## To decrease fraudulent ESA accommodation requests and non-reported pets on site

Breed and weight restrictions are a key contributing factor to fraudulent ESA requests, which costs your staff time and frustration and often creates ill will among renters; additionally, 11% of renters report bringing a non-reported pet on-site, making it more difficult for operators to hold residents accountable to pet policies.

## To help keep families together

98% of pet owners consider their pet a member of the family, and 72% of renters say pet-friendly housing is hard to find. Easing or eliminating restrictions helps avoid pet surrender due to housing, one of the leading reasons for shelter surrenders.

## To build stronger communities

Operators who have eliminated breed and weight restrictions see an increase in residents who connect and befriend each other through their common bond of a pet. The majority of pet owners are responsible, caring people who make communities better.





# How to Successfully Lift Breed and Weight Restrictions

## 1

### Create the right expectations for pet owners

Refine your written policies, making sure to include not only property rules (such as where dogs must be leashed, proper disposal of pet waste, etc.), but also any fees, what happens if rules are not followed, and repercussions of any incidents of aggression or failure to behave responsibly that may occur.

## 2

### Determine what tools and/or technologies you will deploy to help manage more pets on site

- Consider utilizing a pet-screening service to help track any history of unwanted behavior as well as ESA eligibility.
- Weigh the various methodologies for dealing with pet waste, such as dog waste stations and DNA-screening services to discourage non-compliance.

## 3

### Evaluate existing pet amenities and spaces

- Does your dog park have seating for owners? Shade? Is it large enough to accommodate more dogs? What are the most popular pet amenities in your area? Should you consider adding to your pet amenities (such as a grooming station or treats at the front desk)? Is there a pet-amenity supplier partner you may wish to engage as well? Consider the type and number of pet events you may want to have in order to enhance the pet experience and capitalize on building community among your residents.

## 4

### Consider opportunities for partner-marketing

Help connect your residents to much-needed products and services via local veterinarians, trainers, groomers and pet stores. You may even have potential to provide free pet products for residents through local or national providers seeking to expand their reach. And don't forget about a possible pet insurance provider, one of the fastest-growing insurance segments.

## 5

### Communicate, communicate, communicate

- Both pet-owning and non-pet-owning residents, as well as your staff, will appreciate over-communication from you as you update your policies.
- 92% of all renters consider pets to be an important part of the family and welcome pets on site; but for those renters or staff who may be reticent, be sure to help them understand that no restrictions does not mean no rules. Residents or pets who fail to comply with community standards of behavior will not be tolerated.

**BRINGING PET-  
INCLUSIVE TO  
LIFE**



# Insurance Discovery Tip Sheet

How to take action when property insurance is perceived as a barrier to pet inclusiveness

One of the oft-mentioned barriers to creating more pet-inclusive renter policies (policies with no breed and size limitations) is insurance coverage containing pet restrictions.

Fortunately for both pet owners and property owners, there are property insurance companies that do not include restrictive language relative to breed or size; focusing more appropriately on individual dogs that have demonstrated a track record of dangerous behavior, and restricting accordingly.

This tip sheet will help you identify your company's provider, determine if restrictions exist or not, and navigate a dialogue with your provider if restrictions do exist.

## Who is my provider?

If you don't know who your provider is, likely one of the below individuals or departments in your company will:

- General Counsel / Legal Department
- Risk Mitigation Team
- Compliance Team
- COO / Operations Executive

## What should I ask about our coverage?

Getting to the specifics of your coverage will include asking:

- Does our policy include breed restrictions for pets living on property?
- If so, what are the specific details of those restrictions? (list of breeds and/or size restrictions)
- Why are these restrictions in place? Are they actual restrictions that will limit coverage or add expense should we not comply, or are they simply recommendations?
  - Your provider should be able to give you an answer based on actuarial data; if they don't have data readily available, we recommend you ask for the data upon which the decision to restrict was made.
  - If your provider is unable to provide data, we recommend you ask them to remove these restrictions.
  - If the 'restrictions' are actually 'guidelines,' they do not present a barrier to moving forward with easing or lifting restrictions.
- Does our policy include restrictions and definitions regarding individual pets who have been deemed dangerous? (Again, specifics here are important to help establish your property policy.)

Based on your findings, you will have the necessary information upon which to reevaluate your pet policies and move toward greater inclusivity. For additional resources and data, or for support in your conversations, be sure to visit the [Pet-Inclusive Housing Initiative](https://petsandhousing.org).

# **Pet Personality Profile: How-to for Rental Property Managers**

## **What is the Pet Personality Profile?**

The Pet Personality Profile (PPP) is a set of questions designed to provide holistic information about an individual pet (not an assistance animal) that will be residing in a multifamily community.

## **Why should I use the Pet Personality Profile?**

While we strongly recommend that rental housing providers remove all breed and size restrictions, we understand the hesitation around dropping these policies. We have designed the PPP as an alternative to arbitrary pet restrictions and traditional companion animal “screenings” to allow rental housing providers to get to know each pet as an individual.

## **How should I use the Pet Personality Profile?**

Whether or not your property conducts in-person pet interviews, we recommend you provide future residents this resource first or ahead of time so that you can focus any in-person time on interacting with the future resident and getting to know their pet. Also, there are not necessarily right or wrong answers to the questions in the PPP. The questions are designed to capture the nuance and circumstances involved in an individual pet’s behavior. The PPP is a more robust tool than arbitrary breed and size restrictions for helping property managers determine a pet’s fit for their community.

## **What else should I consider when using the Pet Personality Profile?**

When you meet a future resident and their pet for the first time, it’s important to consider that the leasing office is likely a new place for the pet as well as the owner, and both might be a little nervous! Having a conversation with a future resident about their pet builds trust and fosters a feeling of community that is likely to increase transparency. When meeting a future resident and their pet, you should seek to gain some insight into their relationship by considering: Is the pet on leash or in a carrier of some kind? Does the pet follow basic cues and seek attention from their person? Is the person attentive to their pet?

## **What format can I use to get the Pet Personality Profile to future residents?**

You are invited to provide the PPP in whatever format works best for your community. You could make it available as a hard copy to be turned in, a fillable PDF to be emailed, or another electronic format to be submitted online.

*Please note: This information does not constitute legal advice.*

## Pet Personality Profile

*Future Resident instructions:*

*Please complete one Pet Personality Profile for each of your pets.*

### PET HEALTH & STATUS

Is your pet up to date on their rabies vaccination?

Y

N

☐☐

If you have a dog (otherwise, leave blank), are they up to date on their DA2PP or DHPP (canine distemper, hepatitis, parainfluenza, and parvovirus) vaccination?

☐☐

If you have a cat (otherwise, leave blank), are they up to date on their FVRCP (feline viral rhinotracheitis, feline calicivirus, and feline panleukopenia) vaccination?

☐☐

Does your pet receive monthly tick and flea prevention?

☐☐

Does your pet always wear an ID tag and/or are they microchipped?

☐☐

Is your pet house-trained? (includes potty pad and litter box trained)

☐☐

To your knowledge, has your pet caused property damage in excess of \$250?

☐☐

## DOG BEHAVIOR: OTHER DOGS

Do not respond to the questions in this section if you do not have a dog.

**Has your dog ever fixated on another dog to the point where you could not get their attention *and* had to significantly intervene?**

**Y**

**N**

☐☐

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**To your knowledge, has your dog ever attacked *and* injured another dog? (If yes, please explain the circumstances.)**

☐☐

## DOG BEHAVIOR: PEOPLE

Do not respond to the questions in this section if you do not have a dog.

**Does your dog generally enjoy attention from other people?**

**Y**

**N**

☐☐

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**To your knowledge, has your dog ever attacked *and* injured a person? (If yes, please explain the circumstances.)**

☐☐

**To your knowledge, has your dog ever caused a bite to a person that required medical attention? (If yes, please explain the circumstances.)**

**Y**

**N**

☐☐

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**To your knowledge, has your dog ever caused a bite to a person that resulted in broken bones, deep wounds, or lacerations requiring surgical repair or drainage?**

☐☐

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**To your knowledge, is there any official record of your dog being a vicious or dangerous dog?**

☐☐

*Please note: This information does not constitute a legal document.*

## SAMPLE PET AGREEMENT (ADDENDUM TO A RENTAL AGREEMENT)

Residents may desire to keep pets in the dwelling they occupy under the Rental Agreement. The parties agree to the following terms and conditions regarding the Resident's pet.

- 1) Resident agrees to be in humane control of their pet at all times when outside their dwelling and to keep pets on-leash in common areas. Resident shall adhere to state and local laws regarding leash and licensing requirements.
- 2) Resident shall clean up after their pet and dispose of their pet's waste properly and quickly.
- 3) Resident ensures that their pet is housetrained, potty-pad trained, and/or litterbox trained.
- 4) Resident agrees to humanely address behavioral (ex. excessive barking, whining) and medical issues with positive-reinforcement training and/or veterinary intervention.
- 5) Resident agrees to have their pet vaccinated as recommended by the pet's veterinarian.
- 6) Resident agrees to keep their pet clean and groomed and free of any communicable infections or any parasites such as fleas and ticks.
- 7) Resident agrees to provide their pet with a collar and identification tag, to be worn at all times on the property.
- 8) Resident agrees that if their pet appears to be in distress, is creating a disturbance, or an emergency occurs, property staff may, pursuant to applicable law, enter their unit without notice. Property Owner/Operator agrees to contact Resident, but if they are unavailable, Property Owner/Operator may make temporary arrangements for the pet's care as needed.



- 9) Resident agrees to maintain a renters insurance policy that includes liability coverage for pets.
- 10) Resident agrees to notify Property Owner/Operator of any damage, loss, or expense caused by Resident's pet(s).
- 11) Resident agrees to repair any damage and/or reimburse Property Owner/Operator for any loss or expense caused by Resident's pet.
- 12) Resident agrees to furnish Property Owner/Operator with the name and accompanying picture of their pet within five days of acquiring the pet.
- 13) Property Owner/Operator shall not restrict Resident's pet based on breed, size, weight, or appearance.
- 14) Property Owner/Operator shall not charge additional rent for Resident's keeping of the pet nor shall Property Owner/Operator charge a non-refundable pet fee or pet security deposit.
- 15) Resident and Property Owner/Operator agree to abide by the terms and conditions of the lease or any violation of the terms contained in this Addendum.

Property Owner/Operator:

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Resident:

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Resident:

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Date:

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Revised: 12/20/2023

- 9) Resident agrees to maintain a renters insurance policy that includes liability coverage for pets.
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Property Owner/Operator:

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Resident:

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Resident:

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Date:

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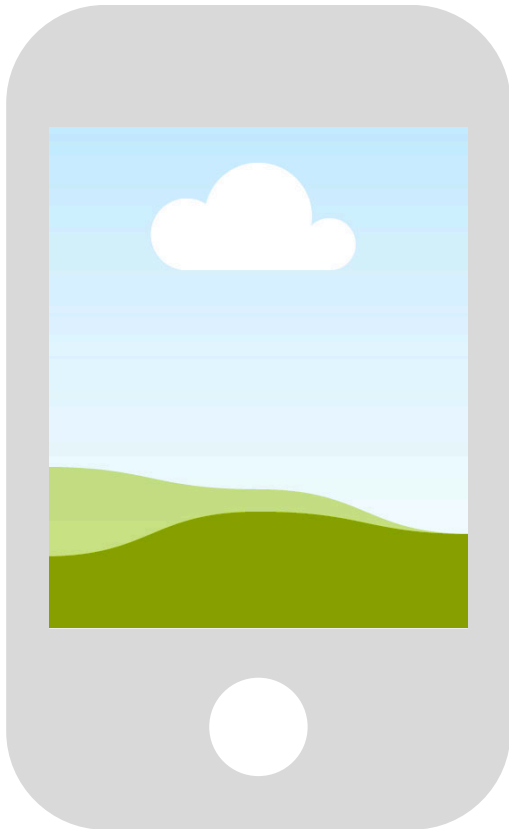
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Revised: 12/20/2023

# ALL ABOUT MY PET

THIS IS MY PET!



MY PET'S NAME

A large empty rectangular box with a blue border, intended for writing the pet's name.

MY CONTACT INFO

A large empty rectangular box with an orange border, intended for writing contact information.

MY PET WANTS YOU TO KNOW THAT...

1

\_\_\_\_\_

2

\_\_\_\_\_

3

\_\_\_\_\_

COMPANY LOGO

A black dog is sitting and looking up, its mouth slightly open. The background is a blurred indoor setting with a white cabinet and a door. The image has a teal overlay with curved shapes in the corners.

# **Michelson Found Animals**

**Saving Pets, Enriching Lives.**