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The Latest Frontier in Housing Inequity? Pet Friendliness.

For renters, pet fees and breed and size restrictions make it hard to keep their families together in a tough market. Some lawmakers are listening.

Scan the ads for luxury apartments â€” private dog parks! yappy hours! â€” and it seems like a golden age for renters with pets.

But move down in price, and the picture changes. In Boston, for instance, only 24 percent of nonluxury listings are pet friendly, compared with 86 percent of luxury listings, according to Boston Pads, a real estate platform.

And even pet-friendly rentals are usually friendly only to animals of certain breeds and sizes, and to tenants who can afford additional pet fees. Nationwide, approximately 94 percent of apartments have breed or size restrictions, reports Michelson Found Animals, a philanthropic foundation, and the vast majority charge pet deposits or pet rent.

Americaâ€™s renters, 59 percent of whom own pets, are more likely to be young, Black, Hispanic or low-income than homeowners. As they grapple with pet restrictions and fees on top of an increasingly unaffordable rental market, some advocates say that pet friendliness has become the latest frontier in housing inequity.

Lawmakers have taken notice, recently proposing several state and federal bills targeting pet fees or breed restrictions. In January, Colorado became the first to enact a statewide law that caps pet rent and deposits and prevents home insurers from enforcing breed restrictions.

Ross Barker, who directs housing programs at Michelson Found Animals, supported Coloradoâ€™s new law. He views the lack of â€œpet-inclusiveâ€ housing â€” which his organization defines as allowing pets of all breeds and sizes, without unreasonable fees â€” as another notch in Americaâ€™s belt of inequality.

â€œUnless you can afford to rent in a luxury building, or absorb potentially hundreds of dollars in monthly or one-time fees, you may be forced to choose between housing and your pet,â€ he said. â€œItâ€™s not just an animal issue; itâ€™s equally a human issue.â€

The Fair Housing Act, which prohibits housing discrimination, does not count pets as a protected class, although 97 percent of American pet owners view their animals as part of the family. (The law didnâ€™t cover children, either, until 1989.)

And while landlords have become pet friendlier over time â€” as one industry veteran said, â€œIt was a miracle to get a landlord to accept a dog 30 years agoâ€ â€” nearly three-quarters of pet owners say that finding rentals is a challenge. Thatâ€™s especially true for people who own large or so-called aggressive dogs, like pit bulls or huskies. Because many home insurers refuse to cover those breeds, many landlords wonâ€™t allow them.

Bronwen Dickey, the author of â€œPit Bull: The Battle Over an American Icon,â€ said that breed bans can be traced back to the 12th century, and have always been more about the owners than the pets. As she put it, â€œItâ€™s easier to ban a type of dog than it is to ban a type of person.â€

Breed restrictions â€œdisproportionately affect the people with the least political and economic power,â€ she said. Thatâ€™s particularly obvious when you consider that low-income renters, unable to afford \$2,000 goldendoodles, may instead adopt mutts that are a mix of one banned breed or another.

Academic research has revealed disparities in terms of pet fees and no-pet policies, as well. One Texas study showed that low-income communities and communities of color paid disproportionately higher pet fees than predominantly white and wealthy communities. Another study, in Winston Salem, N.C., found that dogs were barred from less than a quarter of the listings in white neighborhoods, but more than half of the listings in Black neighborhoods.

â€œThis is part of a larger, centuries-long project to basically control the lives of the powerless,â€ said Dan Rose, who teaches sociology at Winston-Salem State University and was the second studyâ€™s lead author. â€œNot being able to have an animal companion is one of many struggles that you will face as a renter trying to live your life.â€

He worries that owning a pet, and enjoying the associated physical and mental health benefits, is becoming a privilege that fewer people can afford.

â€œItâ€™s this winnowing-down process,â€ said Mr. Barker, of Michelson Found Animals. First, renters must find a place within their budget. Then they must layer on another requirement: finding one that is pet-friendly and will accommodate their specific type of pet, with fees they can afford.

When tenants canâ€™t make those targets line up, they face a heartbreaking choice. Some people give up their housing â€” moving into cars or onto the streets, as most homeless shelters do not allow animals â€” and others give up their pets. Housing is the No. 1 reason for dog surrenders, and many animal shelters are over capacity.

â€œTime and time again, we see that itâ€™s the lower-income people that are coming into the shelters to surrender their pets,â€ said Susan Riggs, the senior director of housing policy for the American Society for the Prevention of Cruelty to Animals. â€œWeâ€™ve got this growing gap between the haves and have-nots.â€

In 2021, Chris Fuentes was riding his bike in Longmont, Colo., when he saw a pair of eyes and ears peeking out of a drainage ditch. It took 40 minutes to get the scared dog to approach him. Although she was microchipped, the owners didnâ€™t respond to Mr. Fuentesâ€™ call.

So Mr. Fuentes gave the Chihuahua a name, Lola, and moved her into the uninsulated storage unit where he was living. At times, it got so cold that he had to keep Lola inside his sweatshirt. Seeing her shiver pushed him to find permanent housing.

He got a housing voucher and began applying to rent apartments. But landlords shut down as soon as they learned about Lola, even though Mr. Fuentes had certified her as an emotional support animal for his anxiety. (Animal welfare advocates generally attribute the rise of such certifications to limited rental options; the National Apartment Association, a trade group, attributes it to renters wanting to avoid pet fees.)

â€œPeople were turning me down because of Lola, specifically,â€ Mr. Fuentes said. â€œThey wouldnâ€™t budge.â€

Landlords largely cite financial risks as the basis for pet restrictions and fees. “The rental housing industry is a low-margin business,” said Nicole Upano, who oversees housing policy and regulatory affairs for the National Apartment Association. “When there’s the potential for pet-related incidents or pet damages, they have to mitigate against that risk.”

These fears may also explain why pets are more commonly allowed in luxury rentals, said Demetrios Salpoglou, the founder of Boston Pads: Luxury developers can more easily absorb the potential fallout from bad-apple pets than mom-and-pop landlords can.

Mr. Salpoglou, who has owned and managed rental properties for decades, understands small landlords’ reticence. But in his experience, pets that cause significant damage are the exception rather than the rule. He allows pets at all of his properties, although he does enforce insurance-related breed restrictions.

“There’s a little bit too much hysteria,” he said. “Landlords are a little bit too restrictive on their anti-pet core philosophies.”

Animal welfare and housing advocates agree. They point to studies showing that pet owners have longer tenancies, that most pets cause little damage and that breed is not correlated with aggression. Citing this data, legislators in California and Florida have pushed public housing authorities to do away with breed restrictions. Some insurers, including State Farm, do not have breed restrictions either.

Over the course of a year, Mr. Fuentes submitted dozens of rental applications, with no luck. Some people suggested he give Lola up to make his search easier, but he wouldn’t hear of it. She was his “angel,” he said, “a godsend.”

Then finally, Mr. Fuentes found a one-bedroom apartment that was willing to accept his voucher and his dog. Last November, they moved in.

For the first few nights, Mr. Fuentes sat on the floor with the lights off. After four and a half years of homelessness, he felt like he didn’t belong — so much so, he was afraid he’d get into trouble for being there. But then he looked at Lola, sprawled out on the floor next to him, and realized he was home.

PHOTO: Chris Fuentes spent nearly a year looking for housing that would accept him and his dog, Lola. (PHOTOGRAPH BY Joanna Kulesza for The New York Times FOR THE NEW YORK TIMES)

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