



**Securing the right
to rent with pets**

**MAKING GOVERNMENT
PROPOSALS A REALITY**

Foreword



Dawn Howard
CEO at NOAH

At NOAH, we believe that all responsible owners should be able to share their lives with a companion animal. Pets offer extensive benefits to human lives, including on our physical and mental health, overall wellbeing, and of course, our happiness. In return, humans can offer pets a loving home, with security, healthcare and nutrition.

By making it easier for responsible tenants to own a pet in rental accommodation, more people across the UK will be able to enjoy the benefits of pets. Improving access to pets can then significantly reduce the number of animals living as strays across the country, as well as reducing the number of pets handed into shelters. Animal health and welfare is at the centre of everything that NOAH does, and the benefits of pet ownership for both pets and humans, simply cannot be denied.

NOAH is therefore delighted to welcome the proposals set out in the recently published Rental Reform White Paper – ‘A Fairer Private Rented Sector for All’ – which seeks to break down barriers to pet ownership whilst introducing further protections for landlords who rent to tenants with pets. Similarly, in Scotland, we are pleased that the ‘New Deal for Tenants’ draft rental strategy is looking at how best to encourage more pet-friendly tenancies. It is clear that renting with pets is the next step forward in improving the renting experience for tenants, and we must therefore continue to support other industry stakeholders to ensure that governments deliver on their proposals to improve access to pets in rental accommodation whilst continuing to support landlords. Let’s truly make renting with pets a reality for all.

Introduction

NOAH, the National Office of Animal Health, launched its campaign to [secure the right to rent with pets](#) at the end of 2020 with the goal of improving access to pets in rented accommodation for responsible pet owners. As the UK's animal health industry representative, NOAH promotes the benefits of licensed medicines and solutions for the health and welfare of animals. Our vision is to be at the forefront of UK animal health and welfare – and as part of this commitment, we believe that pets deserve to have loving homes with responsible pet owners.

Unfortunately, owning a pet in the UK in rented accommodation is a significant challenge, and in many cases, it is not possible at all. Research published by [Zoopla](#) in 2021 reported that just 7% of rental properties in the UK are listed as suitable for pets; despite research by [Battersea](#) in 2022 finding that 23% of all UK households rent their homes from a private landlord.

The annual [English Private Landlord Survey \(2021\)](#) also found that a massive 45% of landlords are unwilling to rent to tenants with pets. This is unfortunately at odds with the needs and wants of tenants in the private rented sector, with 43% of tenants already owning a pet and a further 33% saying they aspire to own a pet now or in the future, according to research from [Battersea](#).

At NOAH, we are passionate about responsible pet ownership, and we launched this campaign as we felt that the private rented sector needed to change. We have therefore been delighted to welcome the Government's recent commitments set out in the Rental Reform White Paper (England), '[A Fairer Private Rented Sector](#),' which confirms:

- New legislation will be introduced to ensure landlords do not unreasonably withhold consent when a tenant requests to have a pet in their home, with a tenant able to challenge a decision
- Amending the [Tenant Fees Act \(2019\)](#) to include pet insurance as a permitted payment, meaning landlords will be able to require pet insurance to protect damage to their property caused by a pet

Following the publication of the Renters' Reform White Paper, it is important that industry stakeholders continue to work closely with the UK Government to deliver the proposals in full and truly make renting with pets a reality for England. In Scotland, the New Deal for Tenants provides a similar opportunity.

Protecting Landlords

We understand that renting with pets is a complex issue – particularly for landlords who open up their homes to tenants across the country to deliver vital housing. Landlords ultimately want to do what is best for their tenants – including those with pets – but a historic lack of protections and reassurances in place to support landlords who do rent to tenants with pets, has led to a decline in the number of properties advertised as pet-friendly.

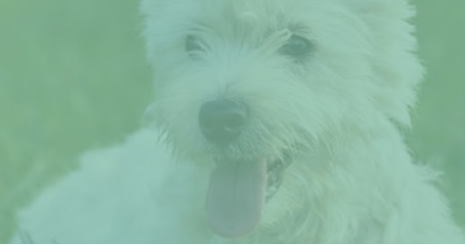
However, we believe that with the right protections in place, renting with pets can be achieved in a way that protects landlords whilst continuing to deliver the benefits of pet ownership to tenants and pets.

As part of our campaign to secure the right to rent with pets, we undertook a three-month long survey with landlords across the country, seeking their views on renting with pets. This included asking questions about previous experiences, why they do/do not rent to tenants with pets, and what protections would need to be introduced to convince them to allow pets in their properties.

FINDINGS

Despite figures showing that the majority of landlords do not allow pets in their properties, we were interested to find that **55% of landlords who took part in our survey said they sometimes allow pets**, depending on a range of factors including size of the property and the number/type of pets. In comparison, **only 15% said they never rent to tenants with pets, while 7.5% said they allow pets as standard**. From the survey data, we noted that landlords were not always against the premise of renting to a tenant with a pet – rather many often felt that their properties might not be suitable for pets, for example if the property is too small, if it has no garden space, or if the property has communal spaces (48%).

Under the Government's new proposals, landlords will have to accept tenants with pets as the standard, **but it is clear that a set of standards or rules will be required to ensure tenants are keeping pets responsibly**, i.e., ensuring the property is suitable or ensuring that the pet is not left at home alone consistently. A set of guidelines will also enable landlords to judge whether they think a tenant is keeping a pet responsibly. Overall, having a set of standards or rules in place ensures that tenants are held to high standards of pet ownership, helping to minimise the number of irresponsible tenants and pet owners whilst also providing the assurance needed to landlords who are concerned about the welfare of a pet in one of their properties.



Other leading reasons for not allowing tenants with pets including **concerns about pet damage (52%) and negative experiences of renting to tenants previously (52%)**. These two factors appeared interlinked, with many landlords sharing anecdotes of negative experiences which largely related to damage caused by pets. Landlords typically experienced pet damage to carpets, walls and doors – noting that these are particularly expensive to fix – whilst those with furnished flats also noted damage to soft furnishings such as sofas, curtains and pillows.

“I actively encourage pets as I think it makes for a happier family/tenant. It has caused issues on a couple of occasions, but if anyone told me that I had to chose between a roof over my head or giving up my pet, I would have been horrified so I wouldn't do that to anyone else.”

Anonymous Landlord Respondent

The most interesting finding from this survey is that **70% of all landlords surveyed agreed that more protections need to be put in place** for landlords who do rent to tenants with pets, compared with just 8% of landlords who felt the current rules in place are adequate. Several landlords noted that the changes to the Tenant Fees Act in 2019 had led to them no longer allowing pets, as the introduction of a 5-week maximum deposit did not sufficiently cover the potential damage caused by pets. The risk of renting to a tenant with a pet, therefore, is deemed too high as the landlord would have to cover the costs of pet damage.

The proposals set out by the Government in its Renters' Reform White Paper, 'A Fairer Private Rented Sector', include reforming the Tenant Fees Act (2019) to include pet insurance as a permitted payment. In doing so, it is hoped that landlords will have an additional layer of protection when it comes to renting to a tenant with a pet. This policy was championed by AdvoCATS in the [Heads for Tails!](#) report, which NOAH was pleased to endorse and support, along with more than 35 other signatories including landlord groups NRLA, LandlordZONE, and PropertyMark.

In our survey, we also asked landlords which protections they would like to see introduced to better protect them when renting to tenants with pets. Overall, 34% said they would like to be allowed to take an increased deposit to cover pet damage, 17% said they would like to see insurance policies that specifically cover pet damage (including smell) and 24% said they would like the ability to charge tenants with pets increased rents (“pet premiums”) to cover damage. An additional 24% said they would like to see a combination of these options, but critically, many felt that retaining the ability for landlords to choose whether to allow pets in their properties was important.

“Landlords were willing to rent to pet owners when an appropriate deposit could be taken. But now it has been limited to an unrealistic figure and landlords can no longer take the risk and so can no longer allow pets.”

Anonymous Landlord Respondent



As the UK Government seeks to deliver its proposals, it is important that DLUHC continues to engage with landlord groups and representatives to ensure the protections introduced are adequately protecting landlords who rent to tenants with pets. By switching the default position to allowing tenants to rent with pets, it is critical that landlords are able to protect themselves and their properties against pet damage and any other adverse impacts of pet ownership. Once the legislation is in force, it may be identified that further and/or different protections are needed to better protect landlords and continue allowing pets in rental properties. DLUHC must be prepared to work with industry if this is the case.

In conclusion, we were pleased to find that of those landlords we surveyed, 28% said they were in favour of improving access to pets in rented accommodation if landlords were better protected, whilst a further 18% said they were in favour of improving access to pets generally. We also found that 53% of landlords felt pet ownership was important, in comparison to just 3% of landlords who did not feel pet ownership was important. Through our survey, we believe it is clear that landlords are generally supportive of pet ownership and improving access to pets for tenants in the private rented sector; however, support for such proposals is largely contingent on landlords being properly protected against any negative impacts of pet ownership.

RECOMMENDATIONS

As the Department for Levelling Up, Housing and Communities (DLUHC) seek to deliver the proposals set out within the Renters' Reform White Paper, NOAH is recommending the following measures to ensure landlords are appropriately protected when they rent to tenants with pets:

- **DLUHC must set out clear regulations or standards around tenants who wish to own a pet in a rental property.** Ultimately, landlords must have the ability to refuse pets if they feel that a property is not suitable, or that a tenant is not able to keep the pet responsibly. This must include factors such as:
 - How long will the pet be at home alone during the day
 - The size of the property
 - Whether the property is private or communal
 - Access to outdoor space
 - Impact on surrounding neighbours
 - Pet allergies
- The Renters Reform White Paper confirms that the Tenant Fees Act (2019) will be reformed to include pet insurance as a permitted payment. However, **it is important that the permitted payment stipulates that pet insurance must be specifically for pet damage**, to ensure that landlords are fully protected and to ensure tenants have the correct type of insurance as they enter into a rental agreement.
- Once the legislation is introduced, **DLUHC should engage regularly with landlord representatives and groups to understand whether the protections put in place go far enough.** The private rented sector is critical in providing homes for tenants across the country, and it relies predominantly on the investment of landlords to continue. It is therefore important that landlords' rights are not eroded through this new legislation, and that their investments are adequately protected from pet damage if we are to harness true change in the private rented sector.

Unlocking Pet Ownership for Tenants



It is less surprising, perhaps, that tenants are generally in support of better access to pets in rented accommodation. To reflect the research that we undertook with landlords, and to better understand the challenges that tenants face when trying to rent with a pet, NOAH also ran a 3-month long survey for tenants. Our survey with tenants focused on better understanding current levels of pet ownership, the experiences of tenants who have rented with a pet in the past, and how the inability to rent with a pet has impacted tenants.

FINDINGS

One of the most interesting findings from our research was that, despite research showing a small number of properties advertised as pet-friendly on the market (approx. 7%), 76% of respondents to our survey said they keep pets in their rental property. However, of this 76%, 9% of respondents admitted that they are not actually permitted to keep a pet as per their tenancy agreement and therefore they are breaking their agreement. Based on our understanding of the average number of properties that allow pets, compared with the substantial number of respondents who told us they keep a pet in their rental home, we suspect that a larger figure than 9% are potentially keeping a pet outside of their agreement.

“I was forced to move from a rented house due to death of the owner. I could not find another property willing to rent to pets. I had to give up my 5-year-old dog and two elderly cats. My 3 children and I are still heartbroken about losing our family members in a very abrupt and brutal way. We miss them every day, and my son still has tearful moments of the loss.”

Anonymous Tenant Respondent

This is an important consideration when we look at the topic of renting with pets – the continued difficulty to find a suitable property is leading to tenants potentially lying about their pet in order to secure tenure. In doing this, landlords are not aware that there is a pet in their property, meaning they cannot protect themselves against any adverse impacts of pet ownership. Indeed, keeping a pet in secret is stressful for a tenant as they may constantly worry about losing their rental home if the pet is discovered, and having to hide a pet during routine checks can be traumatising for an animal. Clearly, this is not an efficient, manageable or sensible solution to renting with pets for any party involved.

In addition, our research with tenants found that 43% have been forced to fulfil an addition criterion in order to keep their pet, including increased monthly rent, informal increased deposits, or having to pay several months rent up front. The introduction of the Tenant Fees Act in 2019, which saw landlords restricted to only take a 5-week maximum deposit from any tenant, was intended to better protect tenants from excessive payments to secure tenure; however, from our research it is clear that informal payments for tenants with pets are ongoing. These tenants are consequently exposed to further risk with less protection, as there is no formal means to regain their funds. For example, a tenant may pay a higher deposit in exchange for keeping a pet in the property, but at the end of the tenure, the landlord may argue that there has been damage caused by the pet. In this scenario, there is no intermediary body to assess the accused damage, and therefore no way of the tenant regaining funds if there was no damage caused.



Another critical consideration is that tenants are struggling to find properties that both suit their needs and allow pets. In total, 54% of respondents said that they have had difficulty finding a suitable property, with many saying they eventually settled for a property that was unsuitable for them in exchange for keeping their pet. **Unsuitable properties included those outside of the tenants' budget and low-quality properties with issues including mould, damp, poor running water and inconsistent heating.**

“Our home is in a not fit for living condition and we have to pay an additional £25 per month to keep our pet. I would rather go without dinner than have to give up our pet cat who is part of our family or live in our old property where my son becomes so poorly because of the furry black mould.”

Anonymous Landlord Respondent

Many respondents commented that difficulty finding a suitable property had **forced them to lie about their pet in order to secure tenure**, and sadly, 11 respondents told us that they have been **forced to give up their pet in order to secure accommodation**. Many respondents anecdotally told us that searching for a new property whilst owning a pet is a significant concern and challenge; one respondent told us it took them 18 months to find a property and that they accepted the first property they could find regardless of the condition. Another told us that ‘in 119 searches, I’ve not found 1 landlord who will accept my pet.’

Despite landlords often citing concerns such as pet damage and noise as reasons not to allow pets in rental properties, 65% of respondents in this survey stated their **pets have never caused damage to any rental property they have lived in**, and in the 11% of cases where damage was caused, respondents told us they voluntarily undertook remedial work or paid for the damage to be fixed. A further 75% of respondents stated **they have never received any complaints from neighbours** about disturbances caused by pets.

Of those tenants that do keep pets in a rental property, 52% said they had had a positive experience including the landlord being understanding of the pet and the pet causing no issues. In comparison, 24% said their tenancy had been problematic as the landlord was not understanding of the pet despite the pet causing no issues; meanwhile 5% of respondents said that the tenancy had been problematic due to the pet causing issues despite the landlord being positive toward the pet.

When asked if tenants would keep a pet if their rental terms allowed, **27% responded that they would**, compared to just 4% who said they would not. The remainder responded that they already rent with a pet. Respondents who said they would like to keep a pet if they were allowed cited reasons including **companionship/to tackle loneliness, mental health support, and for the benefit of young children.**



RECOMMENDATIONS

- DLUHC must deliver the proposals set out in the Renters' Reform White Paper in full to enable more tenants to benefit from access to pets. If changes are not made to the Private Rented Sector, tenants with pets will continue to be at a disadvantage from informal and excessive payments without protections; meanwhile landlords are unaware of pets in their properties as tenants are forced to lie about pets.
- DLUHC must set out a minimum requirement for pet damage coverage and tenants must retain the right to select their own pet damage insurance cover so long as it adheres to the minimum requirements. If landlords are allowed to set the requirements, there is a possibility that landlords will set overly expensive insurance policies to price people out of owning a pet. All responsible tenants should be able to keep a pet in a rental property – so long as they have pet damage insurance that meets the minimum requirement set out by DLUHC.