

# The financial impact of pet ownership in rental properties

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# Foreword

At Battersea, we take in any dog or cat in need of our help, irrespective of age, condition or breed. In 2023 we directly helped nearly 5,000 animals, caring for dogs and cats who have either strayed and can't get home or whose owners find themselves unable to look after them.

Housing is one of the main reasons animals are given up by their owners into our care. This is why we first launched our Pet Friendly Properties campaign in 2018, working initially with the social rented sector where a number of partners have since made their policies more pet friendly.

Landlord concerns about pets in their properties mean many owners have to make the traumatic choice between keeping their home or keeping their pet, while many more are denied the benefits of pet ownership because of the terms of their rental agreement. With 28% of all UK households now living in rented accommodation, and the Private Rented Sector only set to grow, landlord decisions about pets are affecting an ever-increasing number of animals and tenants.

The positives of pet ownership are strong, showing health benefits for owners, social benefits for communities and economic benefits for the nation. Less attention has been given to the impact on landlords of accepting pets in their properties, and the link to the scarcity of pet-friendly properties. Many landlords are not opposed to pets. Indeed, many will own pets themselves. However, many hold legitimate concerns over the impact of pets on a property for which they may care deeply.

For this reason, we decided to commission this high-quality study of the financial impact on landlords of allowing their tenants to keep a pet dog or cat. We recognised that the existing evidence was too anecdotal or methodologically weak to adequately test the conventional wisdom amongst some landlords that pet dogs and cats present an unacceptable financial risk. This question was important enough to warrant our investment in answering it.

I hope that, upon seeing the myth-busting findings of this research, landlords will be reassured that accepting tenants with pets is financially viable and may not be the cost burden that they expect. There is less risk to their property than they may fear, while tenants are happier and stay longer in their home. This research is an important addition to the evidence base. I hope it will support and encourage decision-making that better balances the needs of animals, tenants and landlords, leading to more animals finding happy homes with a greater number of tenants and landlords enjoying greater peace of mind.



**Peter Laurie**

Chief Executive

Battersea Dogs & Cats Home

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# Executive Summary

The Private Rented Sector (PRS) is as important as ever for millions of households. However, renters face barriers in making their property a 'home'. Having the freedom and ability to have a pet is a core aspect of turning the property into a home. There are also health and social benefits to pet ownership. From being more likely to know people in your neighbourhoods, to fewer visits to GPs - potentially saving the NHS around £2.45 billion per year.

Unfortunately, many renters are locked out from the benefits of pet ownership. Zoopla report that only 7% of rental properties are advertised as 'pet-friendly'. Battersea Dogs & Cats Home found that around three-in-four renters are affected by landlord pet policies.

The issue of pet-friendly renting has become increasingly significant and across the UK, there is increasing demand for policy change. The new Renters Reform Bill proposes that landlords will be unable to refuse pets unreasonably and can require pet damage insurance to be taken out. However, concerns have been raised that approaches could have unintended consequences.

Therefore, Battersea Dogs & Cats Home have commissioned us to undertake this vital study to test underlying suppositions about the cost of renting to pet owners and advance our understanding of the issues.

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To achieve the aims of our study, we have undertaken an in-depth study involving a Rapid Evidence Assessment (REA) of 51 international sources published after 2000. We then undertook two surveys to collect primary data from 2,115 private landlords and 1,016 private renters, across a broad range of issues from relationships between landlord and renters to an in-depth exploration of damage in the private rented sector (PRS). Finally, we undertook a cost-benefit analysis of landlords renting to pet owners, based on the evidence review and primary data collection, identifying the monetary benefits and costs for renting to pet owners, making it the most comprehensive research study on the subject to date.

## Key research findings

From our in-depth exploration of pet ownership within the private rental sector, our research findings challenge prevailing stereotypes and offer nuanced perspectives on the dynamics of pet-friendly renting. The key findings of our study included:

## Renting to pet owners is financially beneficial to private landlords

- For this study, we undertook an innovative cost-benefit analysis following the established methodology by Boardman et al. (2018) to provide data-driven evidence on the financial costs and benefits to landlords of renting to pet owners.
- This analysis was based on a new typology of the costs and benefits of landlords renting to pet owners. We then drew upon our primary data collection and broader evidence to assign monetary values to the costs and benefits.

- Finally, we conducted an analysis to calculate the Net Present Value (NPV) of landlords renting to a pet owner.
- Net Present Value (NPV) is a financial concept used to evaluate the profitability of an investment or project over time. In simpler terms, NPV tells us whether the benefits of an investment outweigh its costs, by considering the value of money over time. A positive NPV indicates that the benefits exceed the costs, suggesting the investment is profitable. On the other hand, a negative NPV suggests that the costs outweigh the benefits, signalling that the investment may not be financially worthwhile.
- We find that the Net Present Value of landlords renting to pet owners is **£3,800**. This finding indicates that over the course of 12 years, the total monetary benefits to landlords of letting to tenants with pets exceed the costs.
- **On average, landlords can expect to gain more financially from renting to tenants with pets than they spend on associated expenses. Therefore, renting to pet owners can be financially viable and beneficial for landlords.**

## Pets are not a major risk for landlords

- Our review of the existing evidence found that pet damage was more of a perceived concern amongst landlords than first-hand accounts<sup>1</sup>. Our research shows that while there is some evidence of pet damage, pets do not in fact cause significant costs to landlords. The findings from our study further demonstrate the lack of issues for landlords in offering pet-friendly tenancies. Our study found:

<sup>1</sup> Carlisle-Frank, P., Frank, J.M. & Nielsen, L. (2005) Companion animal renters and pet-friendly housing in the US, *Anthrozoös*, 18(1), pp. 59-77; Battersea (2022) *Pet Friendly Properties: The Private Rented Sector* (London: Battersea).



- **Three out of four landlords (76%) reported that they did not encounter any damage caused by pets in their rental properties.**
- **Moreover, 73% of landlords indicated that they did not observe any discernible increase in wear and tear due to pets.**
- **84% of landlords did not have to deal with noise or other complaints from neighbours regarding the pets in their properties.**
- A minority of pet-owning renters reported issues related to their pets causing damage (5%), increased wear and tear (11%) or complaints from neighbours (5%) in their rented properties. While these figures are notable, the majority did not experience these problems.
- When landlords were asked to rate the severity of pet damage on a scale of Minor, Moderate or Major, it consistently fell within the minor or moderate severity categories.
- **On average, the total reported cost by landlords of pet-related damage was £300 per tenancy. In contrast, landlords who didn't rent to pet owners reported an average cost of £775 for non-pet-related damages.** This suggests that while there is some damage from pets, this is less financially burdensome for landlords than damages that are not pet-related.
- **On average, the total reported cost by renters of pet damage was £200. This contrasts with renters without pets, who reported an average cost of £215 for non-pet-related damage.**
- Just under a quarter of landlords (24%) reported some form of loss from pet damage, and only a minority of these landlords (14%) paid the full cost of the damage with most being able to recoup all or part of the loss from the security deposit

**Three out of four landlords - representing 76% of respondents - reported that they did not encounter any damage caused by pets in their rental properties.**

**On average, the total reported cost by landlords of pet-related damage was £300, compared with £775 for non-pet-related damages**

**Pet damage is infrequent, more likely to be minor damage, and in the majority of cases, there is no loss to the landlord compared to renting to non-pet owners**



or it was paid directly by the tenant.

- **Overall, these findings demonstrate that pet damage is infrequent, more likely to be minor damage, and in the majority of cases, there is no loss to the landlord compared to renting to non-pet owners.**

## **Pet owners tend to stay longer in their property**

- Our evidence review identified that pet owners typically stayed longer in their rental homes than other types of renters. This was identified as being a core benefit in reducing turnover, void periods, and associated costs for landlords.
- **Our survey findings show a consistent pattern. 50% of pet-owning renters had**

**stayed in their previous accommodation for more than three years, compared with only 31% of non-pet-owning renters.**

- **On average, renters with pets reported a longer tenure (approximately 5 months longer) than renters without pets (63 months vs 58 months).** Renters with openly allowed pets stayed longer on average (63 months) compared to those with secret pets (55 months).
- **These findings suggest a consistent trend: renters with pets tend to stay longer in their properties than their counterparts without pets, indicating potential advantages for landlords in fostering longer and more stable tenancies.**



## Pet-friendly properties can be more expensive

- The existing research evidence is that the shortage of pet-friendly properties means that pet-friendly housing can be more expensive, either through higher deposits or higher rents.
- While security deposits are capped in England, our survey findings show that some landlords charge higher rents for tenants with pets.
- **Nearly half of private landlords (49%) reported charging a pet rent surcharge to pet owners. On average, landlords charged an additional £29.10 per month.**
- While most renters and landlords reported no pet rental surcharge, our findings and the existing evidence demonstrate that this practice is established and can be a barrier to finding a property to rent.

## Pet ownership can foster a good relationship between renters and landlords

- The existing evidence identifies that pets can foster a good relationship between renters and landlords.
- Our survey findings show similar findings, with a larger proportion of landlords who rent to pet owners reporting a positive relationship with their tenants compared to landlords who do not rent to pet owners (74% vs 70%, respectively).
- Three in four pet-owning renters (75%) also indicated a positive relationship with their landlords, similar to renters without pets (71%). A higher proportion of positive relationships were reported when the pet was allowed (76%) compared to cases

where it was not allowed or kept a secret (68%).

## Pet owners tend to feel at home in their rented property

- Our international evidence review identified that being able to have a pet can help the renter feel at home in the property. Our survey findings provide complementary evidence for this argument.
- **Most pet-owning renters (82%) reported feeling at home in their rented property.** A slightly larger proportion of renters felt at home when the pet was allowed (83%) compared to when it was kept secret (77%).
- Additionally, a greater proportion of renters with pets reported feeling part of their local community (56% vs. 47%).
- Most pet-owning renters (80%) expressed satisfaction in renting, slightly higher than non-pet owners (74%).
- **Concerns about raising repair issues were more pronounced among renters with pets, with 48% expressing anxiety compared to 38% of renters without pets.** Anxiety levels were higher among pet owners where the pet was kept a secret (64%) compared to when it was allowed (47%). The difference between renters with pets and renters without pets might stem from worries about potential pet-related damages and uncertainty about how landlords might respond to repair requests.
- Ensuring renters can feel at home and confident to raise repair issues is beneficial to the landlord in the longer term. The renter not raising a repair issue could pose a potential risk of gradual deterioration of the quality of the property over time, causing further costs in the future.

## Pet owners face challenges in finding a pet friendly property

- Pet owners face difficulties and obstacles when trying to find suitable, pet-friendly accommodation in the private rented sector.
- **Nearly two-thirds of pet owners (65%) reported difficulty in finding a rental property, a higher proportion than renters without pets (58%).** Within this group, those where the pet was allowed reported slightly more difficulty (65%) compared to cases where the pet was kept a secret (60%).
- The international evidence shows that certain groups are more susceptible to the barriers in finding suitable pet-friendly accommodation in the private rental sector. These include lower-income groups<sup>2</sup>, African-American pet owners<sup>3</sup>, and individuals trying to escape domestic violence and homelessness<sup>4</sup>.
- **The reviewed research indicates several outcomes of these difficulties in finding pet-friendly rentals. Pet owners may be forced to accept substandard accommodation<sup>5</sup>, keep their pets a secret from their landlord<sup>6</sup>, or in some cases, relinquish their pets<sup>7</sup>. These experiences**

were found to be accompanied by increased rental insecurity and emotional distress<sup>8</sup>.

## Powers in the Renters Reform Bill are crucial for encouraging pet-friendly renting

- The Renters Reform Bill currently going through the UK Parliament represents a potential major transformation in how the private rented sector operates. In particular, it gives renters more power in asking for a pet. Landlords will not be able to unreasonably refuse a request to keep a pet and will be able to require that pet damage insurance is in place.
- **Nearly one-third of renters without pets (29%) said that if the legislation were passed, they would be more inclined to consider having a pet.** Conversely, 9% indicated that despite the proposed legislation, they still believed their landlords would not allow pets and so they would not consider getting one.
- We asked landlords what policies or incentives would make them more likely to consider offering pet-friendly properties. Out of all the different policies

2 Toohey, A.M. & Krahn, T.M. (2017) 'Simply to be let in': Opening the doors to lower-income older adults and their companion animals, *Journal of Public Health*, 40(3), pp. 661-665.

3 Rose, D., McMillian, C. & Carter, O. (2020) Pet-Friendly Rental Housing: Racial and Spatial Inequalities, *Space and Culture*, 26(1), pp. 116-129.

4 Giesbrecht, C.J. (2022) Intimate Partner Violence, Animal Maltreatment, and Concern for Animal Safekeeping: A Survey of Survivors Who Owned Pets and Livestock, *Violence Against Women*, 28(1), pp. 2334-2358; Slatter, J., Lloyd, C. & King, R. (2012) Homelessness and companion animals: more than just a pet? *British Journal of Occupational Therapy*, 75(8), pp. 377-383.

5 Power, E. (2017) Renting with pets: a pathway to housing insecurity? *Housing Studies*, 32(3), pp. 336-360.

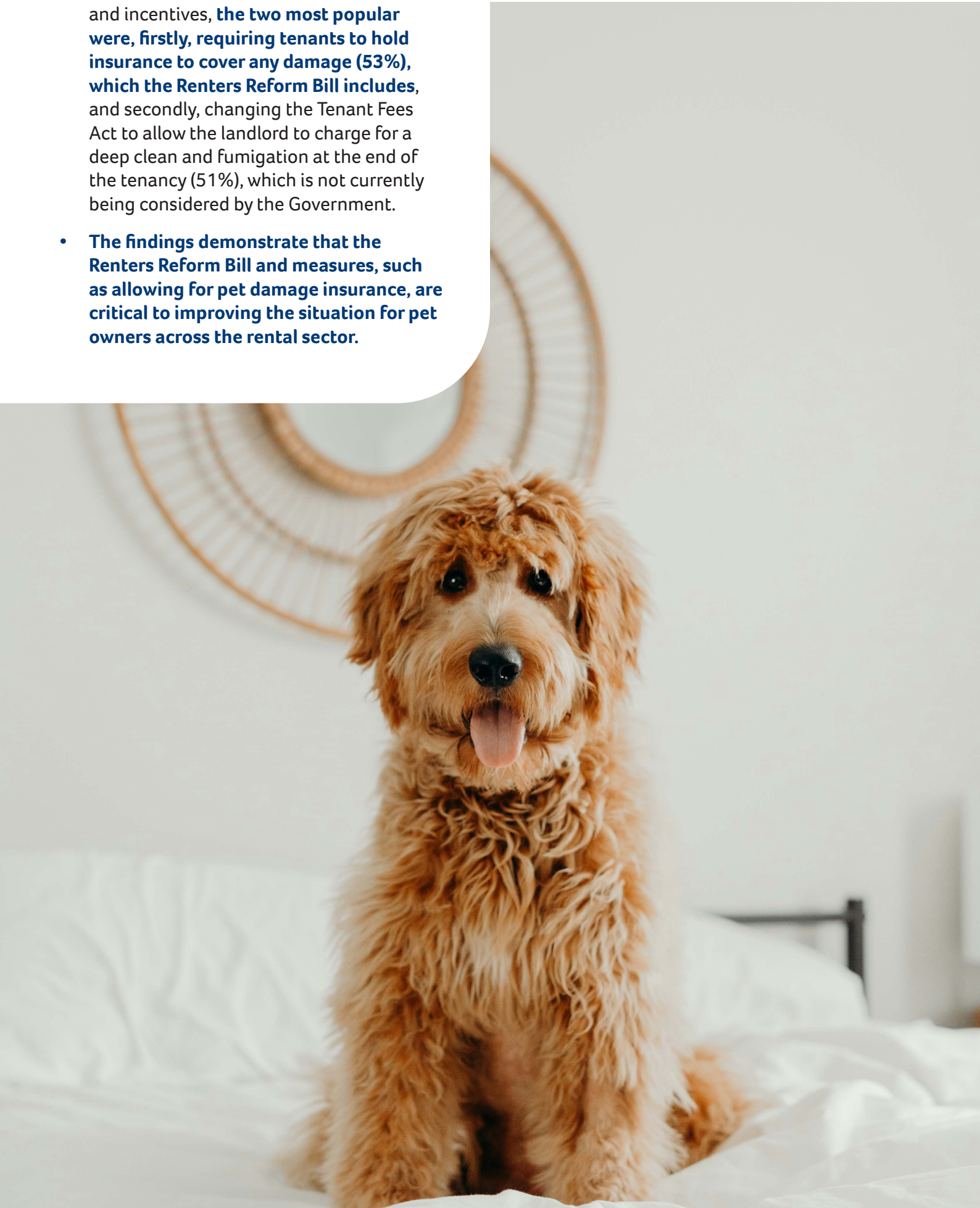
6 Soaita, A.M., & McKee, K. (2019) Assembling a 'kind of' home in the UK private renting sector, *Geoforum*, 103, pp. 148-157.

7 Shore, E., Peterson, C. & Douglas, D. (2003) Moving as a Reason for Pet Relinquishment: A Closer Look, *Journal of Applied Animal Welfare Science*, 6(1), pp. 39-52.

8 Toohey, A.M., Hewson, J., Adams, C. & Rock, M. (2017) When 'Places' Include Pets: Broadening the Scope of Relational Approaches to Promoting Aging-in-Place, *The Journal of Sociology & Social Welfare*, 44(3), pp. 119-145.

and incentives, **the two most popular were, firstly, requiring tenants to hold insurance to cover any damage (53%), which the Renters Reform Bill includes,** and secondly, changing the Tenant Fees Act to allow the landlord to charge for a deep clean and fumigation at the end of the tenancy (51%), which is not currently being considered by the Government.

- **The findings demonstrate that the Renters Reform Bill and measures, such as allowing for pet damage insurance, are critical to improving the situation for pet owners across the rental sector.**



## **Our conclusions and recommendations**

Overall, our research findings debunk common myths and challenge stereotypes of renting to pet owners. Crucially, we find that there are benefits to renting to pet owners, including longer tenancies and positive relationships between landlords and renters. Most pet-owning renters manage their pets without causing disruptions or damages in their rented homes. Pet damage is infrequent, not severe, and in most cases, there is no financial loss to the landlord. Overall, our cost-benefit analysis found a positive Net Present Value and that renting to pet owners can be both financially viable and beneficial for landlords. Based on this research, we have the following recommendations:

### **1. Implementation of the Renters Reform Bill**

The reforms contained in this Bill are vital to supporting pet owners in the private rented sector. The measures will provide greater assurance to renters and provide enhanced security – in the form of damage insurance – to landlords. Efforts are needed to ensure that the insurance market is developed, and affordable products are available. Otherwise, those most affected by the barriers to pet-friendly properties – low-income households and those escaping domestic abuse – will continue to face barriers to having a pet. The broader reforms in the bill are crucial to improving the private rented sector in England, giving renters greater security – such as removing section 21 evictions and enhanced redress – that could empower renters to challenge poor practice and reduce anxiety about raising concerns about repairs.

### **2. Devolved Governments should consider new laws to support pet-friendly properties**

The Scottish Government examined proposals for tenants to have the right to a pet as part of the New Deal for Tenants and the draft Rented Sector Strategy consultation. All devolved governments should consider what policies can be introduced to remove barriers for pet owners while ensuring landlords have the necessary security.

### **3. Ensure there are routes for dispute resolution and redress**

Governments should make efforts to ensure there are routes for effective dispute resolution between landlords and renters where an issue does arise. This will help to ensure that issues, whether on the renter's or landlord's side, can be addressed before culminating in a breakdown of the relationship. Furthermore, if the Renters Reform Bill and similar measures are introduced, there will need to be effective redress available to renters to ensure they can enforce their right to have a pet.

### **4. Break down barriers to affordable and fair pet-friendly rentals**

Our findings illustrate that the barriers to pet-friendly rentals can affect particular groups more acutely, including lower-income households and individuals trying to escape domestic violence and homelessness. The proposed rights in the Renters Reform Bill are necessary, and providing the option for pet damage insurance will be essential. However, there needs to be considerations regarding the affordability and fairness of the costs associated with pet-friendly rentals. Additional pet surcharges on top of insurance could be an unfair barrier. Our findings identified that nearly half of landlords were charging

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a pet rental surcharge. However, 76% of landlords reported no additional damage costs associated with pets and of the minority that did, most were able to recoup some if not all of the cost through the standard security deposit. More academic research on breaking down barriers to support pet-friendly rentals, such as the affordability and fairness of insurance and pet surcharges, alongside the need for and opportunity of other measures, is needed to guide the discussions and considerations on making the sector open to all.

## 5. Cultural change is necessary

The measures included in the Renters Reform Bill will provide the legal foundations. However, the culture needs to change and support private landlords to encourage pet-friendly rentals. Effective and consistent communication from stakeholders across the sector is needed to highlight the benefits of renting to pet owners and raise awareness of routes for redress, insurance, and dispute resolution.



# Introduction

**The Private Rented Sector (PRS) has grown and is more important in providing a long-term home to millions of households. Despite this, many renters are locked out of being able to have a pet.**

**This report sets out the most comprehensive study to date into pet friendly rentals in the UK, drawing on the existing international literature, developing a robust understanding of the experiences of renters and landlords, and conducting an innovative cost-benefit analysis of landlords renting to pet owners.**

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## Background to the research

In the UK, the Private Rented Sector (PRS) has nearly doubled in size over the last twenty years, with 4.6 million households – approximately one in five households – now renting from a private landlord<sup>1</sup>. Renters are staying longer in the PRS due to difficulties in accessing other tenures<sup>2</sup>. Previous research underscores the challenges renters experience, including financial pressures, insecurity and precarity, and disrepair<sup>3</sup>. Due to limited housing options and insecurity, renters face barriers to making their property a ‘home’. One core aspect of being able to make a rented property a ‘home’, is for the renters to have the freedom and ability to have a pet<sup>4</sup>. Unfortunately, renters face barriers in realising the benefits of having a pet, with Zoopla<sup>5</sup> reporting that only 7% of rental properties were advertised as being ‘pet-friendly’. Battersea Dogs & Cats Home reports that around three in four renters are affected by landlord pet policies<sup>6</sup>.

The issue of pet-friendly renting has become increasingly significant in both academic and policy debates. This is due to the increasing recognition of the importance of pets for individual health and well-being<sup>7</sup>, their role in creating a sense of home and fostering

community engagement<sup>8</sup>, and their status as valued family members. Pet owners are found to make 15% fewer visits to a doctor for health reasons and it is estimated that this saves the NHS approximately £2.45 billion per year<sup>9</sup>. Across the UK, there is increasing demand for policy change. There have been developments, including the changes to the voluntary Model Tenancy Agreement in England and the new Renters Reform Bill – which proposes that landlords will be unable to refuse pets unreasonably and can require pet damage insurance to be taken out. In Scotland, there is a proposal to give tenants the right to have a pet as part of the New Deal for Tenants and draft Rented Sector Strategy consultation.

However, concerns have been raised that approaches could have unintended consequences for private landlords. To support the policy process, test underlying suppositions about the cost of renting to pet owners and advance our knowledge of the issues, Battersea Dogs & Cats Home commissioned us to undertake this vital study to develop a better understanding of the experiences of pet-friendly rentals and to undertake an innovative cost-benefit analysis of landlords renting to pet owners.

Our research project had several key aims:

- 1 DLUHC (2023). *English Housing Survey 2022-23: Headline Report*. Department for Levelling Up, Housing and Communities.
- 2 Marsh, A. & Gibb, K. (2019). *The Private Rented Sector in the UK: An Overview of the Policy and Regulatory Landscape*. CaCHE (UK Collaborative Centre for Housing Evidence)
- 3 McKee, K., Soaita, A.M., & Hoolachan, J., (2020) ‘Generation rent’ and the emotions of private renting: self-worth, status and insecurity amongst low-income renters, *Housing Studies*, 35:8, 1468-1487, DOI: 10.1080/02673037.2019.1676400
- 4 Soaita, A.M., (2022) Everyday activism: Private tenants demand right to home, *Housing Studies*, DOI: 10.1080/02673037.2022.2036329.
- 5 Zoopla (2023). *Renting with pets: 5 top tips for finding the perfect pet-friendly home*. Accessed from: <https://www.zoopla.co.uk/discover/renting/renting-with-pets/>
- 6 Battersea (2022). *Pet Friendly Properties: The Private Rented Sector* (London: Battersea).
- 7 Atherton, G., Edisbury, E. Piovesan, A. & Cross, L. (2022) ‘They ask no questions and pass no criticism’: A mixed-methods study exploring pet ownership in autism, *Journal of Autism and Developmental Disorders*, <https://doi.org/10.1007/s10803-022-05622-y>
- 8 Rolfe, S., McKee, K., Feather, J., Simcock, T. & Hoolachan, J. (2022) The role of private landlords in making a rented house a home, *International Journal of Housing Policy*, 23(1), pp. 113-137.
- 9 Hall, S., Dolling, L., Bristow-Wade, K., & Fuller, T., & Mills, D., (2016). *Companion animal economics: the economic impact of companion animals in the UK. Research report*. 10.1079/9781786391728.0000.

- To develop a better understanding of the financial impact of pet ownership in the private rented sector
- To explore the financial costs and benefits to landlords in the private rented sector of allowing renters to keep a dog and/or cat.

The purpose of this report is to provide a synthesis of the findings from this research project. This report is one of several outputs from this project, including an academic paper on the evidence review<sup>10</sup> and an academic paper on the cost-benefit analysis.

## Overview of the methodology

The overall research study has employed a mixed-methods approach over three phases, which are as follows:

- Phase 1: development of model of costs and benefits of renting to pet owners
- Phase 2: primary data collection with private landlords and private renters
- Phase 3: a cost-benefit analysis of renting to pet owners

The main purpose of the first phase was to develop the theoretical foundations for this study. This phase involved a systematic evidence review in the form of a Rapid Evidence Assessment (REA). Briefly, the purpose of this REA was to identify what is already known about renting and pet owners in the extant international research literature.

The findings of this REA serve as a key knowledge base for us to then develop primary data collection tools to inform the cost-benefit analysis. Based on the findings of the REA, we developed a theoretical model of the costs and benefits of landlords renting to pet owners.

To further refine and develop this model, we discussed this model with colleagues at Battersea Dogs & Cats Home to learn from their experiences as a leading charity for animals, and we undertook a small number of semi-structured interviews with key industry stakeholders and private landlords (N=6). These interviews helped to reinforce the concepts developed in the model and identified other potential costs for landlords to be considered, including the cleaning and fumigation of the property.

Following the evidence review and the development of the typology of costs and benefits, we moved into phase two of this study. Using the typology as a framework, the surveys were designed by the research team in consultation with Battersea Dogs & Cats Home. Drawing upon the initial findings from phase one, the surveys were designed to collect information on a broad range of costs and benefits of renting to pet owners. This included information on experiences of pet damage, costs of pet damage, and how this cost was covered (i.e., by deposit, renter or landlord, or a mixture). Further information was collected on length of tenure, void periods, redecoration costs, relationship with the landlord or the renter (dependent on the survey), and for those landlords or renters without experiences of renting with pets, their views on the Renters Reform Bill and provisions to support pet-friendly properties.

A core component of the landlord survey was to ask for information on the most recent tenancy that has ended. Focusing on the most recent tenancy that has ended in the landlord survey was a deliberate choice aimed at obtaining current and relevant data for comparison across samples. This approach allows for a direct comparison between the experiences of landlords within a similar timeframe, enabling a more accurate

<sup>10</sup> McCarthy, L., & Simcock, T. (2024). Pets and private renting: A rapid evidence review of the barriers, benefits, and challenges. *International Journal of Housing Policy*. <https://doi.org/10.1080/19491247.2024.2308711>

assessment of prevailing trends and issues. This is pertinent given landlords can hold more than one property in their portfolio and the need to identify a route to collect comparable findings. However, this method might inherently introduce a bias toward more negative findings. By primarily capturing experiences that have concluded, the survey may inadvertently emphasise instances where problems arose or where tenancies ended due to issues such as pet-related damages or disputes. It might underrepresent ongoing, successful tenancies and positive landlord-tenant relationships, potentially skewing the overall perception toward more negative outcomes. While this approach offers a valuable snapshot of recent experiences, it's important to interpret the findings within this context and recognise that they may not fully represent the entire spectrum of experiences within the landlord-tenant relationship, which could include many positive and ongoing tenancies.

To access a larger sample of renters and landlords in a short space of time, a dedicated survey company was used. Survation undertook the fieldwork for the survey between 18th September to 2nd October 2023. The survey was carried out online. This was to enable the research to reach a broad range of renters and landlords and to minimise self-selection bias in comparison to other sampling approaches. The total sample size of the private landlord survey was 2,115 adults. The total sample size of the private renter survey was 1,016 adults. The analysis of the survey data was undertaken by the project team, and it is important to note that throughout the reporting of the findings we have rounded percentages (unless in some circumstances with small responses) and

hence, not all responses may add up to 100 percent.

Private landlord respondents were asked how many rental properties they currently own in England. This was an open-ended numerical response question. Following data cleansing to remove outliers, we grouped the responses into categories. These categories are the same as the DLUHC Private Landlord Survey 2021 to enable comparison across datasets. Most landlords (82%) owned between one and four properties<sup>11</sup>, with 43% of respondents owning 2 to 4 properties. The remaining 18% of landlords owned 5 or more properties. The median average size of landlord portfolios was 2 properties (N=2,086).

**Table 1. Landlord property portfolio size in England**

<b>Q4. How many rental properties in England do you currently own?</b>	<b>% of landlord respondents (N=2,068)</b>
1	39%
2 to 4	43%
5 to 9	13%
10 to 24	3%
25 to 100	2%
More than 100	0.2%

The data collected in phase two was used in conjunction with the findings of the evidence review to inform the cost-benefit analysis undertaken as part of phase three of this project. The cost-benefit analysis of this study draws upon the methodology by Boardman et al. (2018)<sup>12</sup> to provide data-driven evidence on the financial costs and benefits to renting to a pet owner.

<sup>11</sup> It is important to note that this is similar to the proportions reported in the DLUHC (2021) Private Landlord Survey, where 85% of landlords owned between one and four properties.

<sup>12</sup> Anthony E. Boardman, David H. Greenberg, Aidan R. Vining, David L. Weimer, 2018, "Cost-Benefit Analysis: Concepts and Practice", 5th ed., Cambridge University Press.



# Examining the international evidence on pet-friendly rentals

We present the headline findings of a Rapid Evidence Assessment of the international evidence on pet ownership by renters in private rental properties.

We reviewed 51 international sources published after 2000, making it the most comprehensive evidence review of the subject to date.





## Our approach to the review

This study employed Rapid Evidence Assessment (REA) methodology to consolidate existing literature on pet ownership among tenants in private rental properties. An REA is a systematic and transparent method for reviewing and synthesising existing knowledge, and particularly valuable when assessing an evidence base in a timely and efficient manner<sup>13</sup>. The guiding research question for the REA was: “What is currently known about pet ownership by tenants in private rental properties?”. Inclusion criteria were developed to identify studies for inclusion in the review, considering factors such as types of studies, date, study designs, population, phenomena of interest, context, and language.

To execute the REA, a search string<sup>14</sup> was formulated, and the search strategy included querying two academic databases (Scopus and Web of Science), conducting a manual search of relevant academic journals, and exploring grey literature sources. The review examined 51 international sources published after 2000, making it the most comprehensive evidence review of the subject to date.

## Findings

We organised the gathered evidence based on the benefits and costs of pet ownership in rental properties, and the management

practices associated with allowing pets in rentals. This classification spans three key stages of the tenancy process: 1) finding a tenancy, 2) during a tenancy, and 3) after the end of a tenancy. Key findings within each category are explored below.

### Finding a tenancy

Our review identified that pet owners face difficulties and obstacles when trying to find suitable, pet-friendly accommodation in the private rented sector. The existing literature highlights a shortage of properties advertised as pet-friendly<sup>15</sup>. Approximately half of the respondents in one study reported rejection from rental applications due to pet ownership<sup>16</sup>. When a pet-friendly property is secured, some landlords (in studies from Australia and the USA) impose restrictions on the type, breed, or size of pets allowed, with a notable impact on dog owners<sup>17</sup>. A study in Sydney and Melbourne found that nearly 45 per cent of long-term renters faced restrictions on property use, primarily related to pet ownership<sup>18</sup>.

These restrictions and the shortage of pet-friendly properties mean that finding a pet-friendly property can be more expensive. Research in the US indicates that pet-friendly housing tends to be more expensive than non-pet-friendly options, with less expensive listings often featuring additional upfront

13 Tricco, A. C., Langlois, E. V., & Straus, S. E. (Eds.). (2017). *Rapid reviews to strengthen health policy and systems: a practical guide*. Geneva: World Health Organization.

14 The final full search string was: “private rent\*” OR “rent\* housing” OR (rent\* NEAR/5 housing) AND (“pet own\*” OR “animal companion” OR “pet companion” OR “pet” OR “dog” OR “cat”).

15 Power, E. (2017) Renting with pets: a pathway to housing insecurity? *Housing Studies*, 32(3), pp. 336-360.

16 Ibid.

17 O’Reilly-Jones, K. (2019) When fido is family: How landlord-imposed pet bans restrict access to housing, *Columbia Journal of Law and Social Problems*, 52(3), pp. 427-472.

18 Hulse, K., Morris, A. & Pawson, H. (2019) Private Renting in a Home-owning Society: Disaster, Diversity or Deviance? *Housing, Theory and Society*, 36(2), pp. 167-188.



‘pet fees’<sup>19</sup>. In instances where additional fees were prohibited in other countries, evidence suggests that tenants would likely face higher monthly rent payments. A UK survey revealed that 17 per cent of tenants paid a higher monthly rent to secure pet-friendly accommodation<sup>20</sup>.

The evidence shows that certain groups are more susceptible to the barriers in finding suitable pet-friendly accommodation in the private rental sector. These include lower-income groups<sup>21</sup>, African-American pet owners<sup>22</sup>, and individuals trying to escape domestic violence and homelessness<sup>23</sup>.

The reviewed research indicates several outcomes of these difficulties in finding pet-friendly rentals. Pet owners may be forced to accept substandard accommodation<sup>24</sup>, keep their pets a secret from their landlord<sup>25</sup>, or in some cases, relinquish their pets<sup>26</sup>. These experiences were found to be accompanied

by increased rental insecurity and emotional distress<sup>27</sup>.

Our review identified good practices by pet-friendly landlords, for instance, setting up pet meetings prior to the tenant signing the lease<sup>28</sup>. Our analysis further identified that renters could take action, including being proactive, upfront and strategic in encouraging landlords to accept them, such as developing a pet resume and providing evidence of good pet keeping (such as regular vet visit records)<sup>29</sup>

### During a tenancy

The evidence indicated that pet ownership can provide several advantages, for private renters, landlords, and the wider community. These include the positive effects on health and wellbeing<sup>30</sup> that pet ownership brings and the promotion of social connection and a sense of community<sup>31</sup>. One study examined how dog-walking encourages social interaction through

19 Graham, T.M. & Rock, M.J. (2019) The Spillover Effect of a Flood on Pets and Their People: Implications for Rental Housing, *Journal of Applied Animal Welfare Science*, 22(3), pp. 229-239; Applebaum, J.W., Horecka, K., Loney, L. & Graham, T.M. (2021) Pet-Friendly for Whom? An Analysis of Pet Fees in Texas Rental Housing, *Frontiers in Veterinary Science*, 8:767149. doi: 10.3389/fvets.2021.767149.

20 Sparerroom (2018) *Pet Think Tank: Report 2018* (London: Sparerroom).

21 Toohey, A.M. & Krahn, T.M. (2017) ‘Simply to be let in’: Opening the doors to lower-income older adults and their companion animals, *Journal of Public Health*, 40(3), pp. 661-665.

22 Rose, D., McMillian, C. & Carter, O. (2020) Pet-Friendly Rental Housing: Racial and Spatial Inequalities, *Space and Culture*, 26(1), pp. 116-129.

23 Giesbrecht, C.J. (2022) Intimate Partner Violence, Animal Maltreatment, and Concern for Animal Safekeeping: A Survey of Survivors Who Owned Pets and Livestock, *Violence Against Women*, 28(1), pp. 2334-2358; Slatter, J., Lloyd, C. & King, R. (2012) Homelessness and companion animals: more than just a pet? *British Journal of Occupational Therapy*, 75(8), pp. 377-383.

24 Power, E. (2017) Renting with pets: a pathway to housing insecurity? *Housing Studies*, 32(3), pp. 336-360.

25 Soaita, A.M., & McKee, K. (2019) Assembling a ‘kind of’ home in the UK private renting sector, *Geoforum*, 103, pp. 148-157.

26 Shore, E., Peterson, C. & Douglas, D. (2003) Moving as a Reason for Pet Relinquishment: A Closer Look, *Journal of Applied Animal Welfare Science*, 6(1), pp. 39-52.

27 Toohey, A.M., Hewson, J., Adams, C. & Rock, M. (2017) When ‘Places’ Include Pets: Broadening the Scope of Relational Approaches to Promoting Aging-in-Place, *The Journal of Sociology & Social Welfare*, 44(3), pp. 119-145.

28 Graham, T.M., Milaney, K.J. Adams, C.L. & Rock, M.J. (2018) “Pets negotiable”: How do the perspectives of landlords and property managers compare with those of younger tenants with dogs? *Animals*, 8(3), <https://doi.org/10.3390/ani8030032>.

29 Bate, B. (2020) Rental security and the property manager in a tenant’s search for a private rental property, *Housing Studies*, 35(4), pp. 589-611.

30 Cats Protection (2018) *Purrfect Landlords: A Guide* (Sussex: Cats Protection).

31 Battersea (2018) *Pet Friendly Properties: Bringing People and Pets Together for Happier Homes* (London: Battersea); Wood, L., Giles-Corti, B., Bulsara, M. & Bosch, D. (2007) More Than a Furry Companion: The Ripple Effect of Companion Animals on Neighborhood Interactions and Sense of Community, *Society & Animals: Journal of Human-Animal Studies*, 15(1), pp. 43-56.

people venturing out of their homes and into the surrounding community, and how the presence of people walking dogs contributed to a greater sense of collective safety<sup>32</sup>. A nationwide survey in the US revealed that pet owners are generally viewed by their neighbours as kind, amiable, compassionate, and respectable<sup>33</sup>.

Evidence also suggests that pet owners stay in their tenancies for longer resulting in lower turnover and suggesting more financially viable lets for landlords. Studies conducted in both the US and the UK provide evidence that tenants who own pets tend to remain in their rented accommodation for a longer period of time than those who do not; with reported durations ranging from three months<sup>34</sup> to 10 months<sup>35</sup> longer.

Some evidence shows that landlords may derive higher rental income from pet-friendly rentals<sup>36</sup>. However, as we discussed in the previous section, charging higher rents has detrimental costs for those searching for (and residing in) rental housing with pets, falling disproportionately on lower-income

households. It may also be unnecessary, as evidence from the Build-to-Rent sector shows. Build-to-Rent tenancies are often pet-friendly, more affordable for couples and sharers<sup>37</sup>, and evidence indicates favourable outcomes with no reported complaints or property damage<sup>38</sup>.

Several studies also indicate that having pets can enhance communication and interactions between tenants and landlords or property managers. This ranged from landlords' family members interacting with pets, having conversations with tenants about their pets, receiving feedback from neighbours about the good behaviour of pets belonging to previous tenants, to tenants' pets providing companionship for landlords' pets<sup>39</sup>. Research speculates that the positive influence of pets on one's well-being contributes to the overall satisfaction with life, resulting in a better tenant-landlord relationship<sup>40</sup>.

In terms of the costs of renting to pet-owners, much of the literature focuses on landlords' concerns about potential pet damage rather than first-hand accounts<sup>41</sup>. A larger proportion of the evidence highlights the lack of issues for

32 Ibid.

33 Pet-Inclusive Housing Initiative (2021) *2021 Pet-Inclusive Housing Report: Research and resources for pet-inclusive rental housing* (Washington DC: Michelson Found Animals Foundation and HABRI).

34 Battersea (2022) *Pet Friendly Properties: The Private Rented Sector* (London: Battersea).

35 Pet-Inclusive Housing Initiative (2021) *2021 Pet-Inclusive Housing Report: Research and resources for pet-inclusive rental housing* (Washington DC: Michelson Found Animals Foundation and HABRI).

36 Carlisle-Frank, P., Frank, J.M. & Nielsen, L. (2005) Companion animal renters and pet-friendly housing in the US, *Anthrozoös*, 18(1), pp. 59-77; Sparerroom (2018) *Pet Think Tank: Report 2018* (London: Sparerroom).

37 British Property Federation (BPF) (2021) *Who lives in Build-to-Rent? An analysis of Build-to-Rent occupancy in London* (London: BPF).

38 Battersea (2022) *Pet Friendly Properties: The Private Rented Sector* (London: Battersea).

39 Graham, T.M., Milaney, K.J. Adams, C.L. & Rock, M.J. (2018) "Pets negotiable": How do the perspectives of landlords and property managers compare with those of younger tenants with dogs? *Animals*, 8(3), <https://doi.org/10.3390/ani8030032>.

40 Sparerroom (2018) *Pet Think Tank: Report 2018* (London: Sparerroom).

41 Carlisle-Frank, P., Frank, J.M. & Nielsen, L. (2005) Companion animal renters and pet-friendly housing in the US, *Anthrozoös*, 18(1), pp. 59-77; Battersea (2022) *Pet Friendly Properties: The Private Rented Sector* (London: Battersea).

landlords renting to tenants with pets<sup>42</sup>. In one major study<sup>43</sup> that records pet damage and costs, the worst damage reported averaged \$430, which was less than the average rent (\$1,070 per month) or pet deposit (between 40 and 84 per cent of the rent). They found that in most cases of damage, landlords could subtract the damage from a required pet deposit and experience no net loss. Even the worst reported case of damage was still fully covered under the deposit.

### After the end of a tenancy

For landlords, finding new tenants is a comparatively quick process when they allow tenants with pets, with vacancy rates for pet-friendly housing being significantly lower than other housing<sup>44</sup>.

Where landlords were seen to have concerns is around their ability to recoup costs relating to any damage caused by pets by the end of the tenancy, and this primarily relies on the protective measures implemented to safeguard their property investment, and the legislative provisions to enable them to do so<sup>45</sup>. One such measure is the implementation

of pet deposits. Allowing landlords to charge a reasonable, one-time pet deposit has been suggested as a solution to alleviate concerns about potential damage to rental properties caused by pets and has been shown to be favoured by landlords<sup>46</sup> and tenants<sup>47</sup> alike. Overall, in the US, studies suggest that landlords do not typically incur any substantial losses where the damage is covered by a deposit<sup>48</sup>. Where there are restrictions, such as in the UK, some difficulties and confusion can arise in terms of recovering full costs. In such cases, landlords tended to rely on standard deposits rather than special pet deposits<sup>49</sup>.

Pet insurance can serve as another way for landlords to recover potential pet-related expenses, and it could also encourage them to permit pets<sup>50</sup>. Although a limited number of insurance options are currently available, most major insurance providers do not presently offer pet damage coverage for both landlords and tenants<sup>51</sup>. A UK study showed that only 0.5 per cent of landlords have been able to reclaim pet damage costs through an insurance policy<sup>52</sup>. Nevertheless, both landlords and tenants agree on the importance of having

42 Battersea (2022) *Pet Friendly Properties: The Private Rented Sector* (London: Battersea); Sparrerroom (2018) *Pet Think Tank: Report 2018* (London: Sparrerroom); Cats Protection (2018) *Purrfect Landlords: A Guide* (Sussex: Cats Protection).

43 Carlisle-Frank, P., Frank, J.M. & Nielsen, L. (2005) Companion animal renters and pet-friendly housing in the US, *Anthrozoös*, 18(1), pp. 59-77.

44 Ibid.

45 Berezai, J. (2021) *Heads for Tails! How amending the Tenant Fees Act could be the answer to more pets in rented accommodation* (East Midlands: AdvoCATSeastmids); Berezai, J. (2021) *Heads for Tails! How pet damage insurance could be the thinking landlord's answer to more pets in rented accommodation* (East Midlands: AdvoCATSeastmids).

46 Propertymark (2022) *More than half of landlords and agents unable to recoup pet damage costs* (Warwick: Propertymark).

47 Berezai, J. (2021) *Heads for Tails! How amending the Tenant Fees Act could be the answer to more pets in rented accommodation* (East Midlands: AdvoCATSeastmids); Berezai, J. (2021) *Heads for Tails! How pet damage insurance could be the thinking landlord's answer to more pets in rented accommodation* (East Midlands: AdvoCATSeastmids).

48 Pet-Inclusive Housing Initiative (2021) *2021 Pet-Inclusive Housing Report: Research and resources for pet-inclusive rental housing* (Washington DC: Michelson Found Animals Foundation and HABRI).

49 Propertymark (2022) *More than half of landlords and agents unable to recoup pet damage costs* (Warwick: Propertymark).

50 Battersea (2022) *Pet Friendly Properties: The Private Rented Sector* (London: Battersea).

51 Berezai, J. (2021) *Heads for Tails! How amending the Tenant Fees Act could be the answer to more pets in rented accommodation* (East Midlands: AdvoCATSeastmids); Berezai, J. (2021) *Heads for Tails! How pet damage insurance could be the thinking landlord's answer to more pets in rented accommodation* (East Midlands: AdvoCATSeastmids).

52 Propertymark (2022) *More than half of landlords and agents unable to recoup pet damage costs* (Warwick: Propertymark).

appropriate and affordable pet insurance policies, with UK surveys revealing that 42 per cent of landlords would be more willing to accept pets with appropriate pet insurance in place<sup>53</sup>.

### The costs and benefits of renting to pet-owners

In Table 2 below, findings from the review are synthesised and presented as a typology of the overall costs and benefits of renting to pet-owners.

Table 2: The overall costs and benefits of renting to pet-owners	
Costs	Benefits
<b>Pet-related damage:</b> There is evidence that pets can be a source of damage in rental properties; however, the evidence on the degree and likelihood of this damage is conflicting. There is evidence that pet deposits more than cover any damage caused.	<b>Longer-term tenancies:</b> There is evidence that pet-owners tend to stay significantly longer, reducing turnover. Evidence suggests that on average pet-owners stay for 21% longer.
<b>Complaints, conflict, and noise:</b> There is some evidence in some cases of complaints and noise, however, this does not appear to be in the majority of cases.	<b>Lower vacancy rates:</b> There is evidence that pet-friendly properties have significantly lower void periods than other property types.
<b>Additional management time:</b> There is some evidence of increased management time in a minority of cases, but this equates to less than 1 hr per year.	<b>Lower marketing costs:</b> There is some evidence that landlords have to spend less time and money advertising pet-friendly properties.
<b>Insurance premiums:</b> There is international evidence of higher insurance premiums, however, this was offset by the higher rents achieved for renting to pet owners	<b>Higher rental income for landlords:</b> There is evidence that landlords can achieve higher rents for letting to pet-owners. This ranges in the evidence from an additional \$49 per month to a 20-30% rental premium.
	<b>Improved landlord/tenant interactions:</b> There is some evidence that landlords feel that allowing pets helps to build positive relationships with their renters
	<b>Stronger community ties:</b> There is some evidence that pet-owning renters are viewed positively and are likely to develop stronger community ties and be more willing to support neighbours.
	<b>Improved tenant well-being:</b> Having a pet has been found to have distinct advantages for physical and mental health and well-being.

53 Battersea (2022) *Pet Friendly Properties: The Private Rented Sector* (London: Battersea).

## Key conclusions

Being able to have a pet can support people to feel at home in the property, foster community connections, and can have positive benefits to an individual's health and well-being. The evidence also shows positive benefits for landlords, including longer tenancies and improved communication and relationships between tenant and landlord. While there is some evidence of pet damage, most of the evidence suggests that pets do not cause significant costs to landlords. Despite this, the evidence shows obstacles to finding pet-friendly properties, including restrictions imposed by landlords and potentially higher costs, leading renters to accept poorer-quality housing or even relinquish their animal companion.



# Experiences of pet ownership in the private rented sector

This section of the report outlines the headline findings from the survey of private renters and the survey of private landlords.

Bespoke surveys of renters and landlords were undertaken to develop a more informed understanding of renters' and landlords' experiences of pet ownership in the private rented sector.





## Experiences of pet-friendly renting

The landscape of pet-friendly renting is a subject often shrouded in uncertainty and disagreement, with the extent of pet-friendly properties and the willingness of landlords to accommodate animal companions remaining elusive. In exploring this, our study unravels the dimensions of pet-friendly renting by scrutinising the advertising practices of landlords and their historical stance on allowing pets. The data in Table 3 offers a preliminary insight into the proportion of landlords who actively advertise their properties as pet-friendly. As we delve into the complexities of pet-friendly renting, it becomes apparent that this terrain is intricate, marked by landlords' diverse approaches to welcoming pets into their rental properties. The following section illuminates the multifaceted nature of pet-friendly rentals, attempting to bring clarity to a domain where perspectives often diverge.

Displayed in Table 3 are the findings concerning the percentage of private landlords that advertise their properties as pet friendly. Approximately 1-in-3 landlords (31%) reported that they did not advertise their properties as pet friendly. Previous research from Zoopla<sup>54</sup> has illustrated that only 7% of properties were advertised as pet-friendly, and in research from Battersea<sup>55</sup>, 35% of landlords were found to ban pets. These findings show a consistent trend that landlords and letting agents have restrictions on pet-friendly properties.

Additionally, we investigate landlords' past experiences with allowing pets, revealing that a majority (76%) have previously permitted tenants to have a dog or cat. This multifaceted

exploration signifies the diversity in landlords' approaches to accommodating pets, with distinctions emerging based on the size and type of companion animals.

**Table 3. Proportion of landlords that reported advertising their properties as pet friendly**

[Landlord survey] Q5. Do you advertise your rental property(ies) as pet friendly?	% of landlord respondents (N=2,115)
Yes	67%
No	31%
Not sure	2%

**Table 4. Proportion of landlords that have previously rented to a pet owner**

[Landlord survey] Q8. Have you previously allowed a tenant to have one of the following pet/companion animals? (Select all that apply)	% of landlord respondents (N=2,115)
Dog(s) (Large breed)	33%
Dog(s) (Small to medium breed)	56%
Cat(s)	48%
None of the above	24%

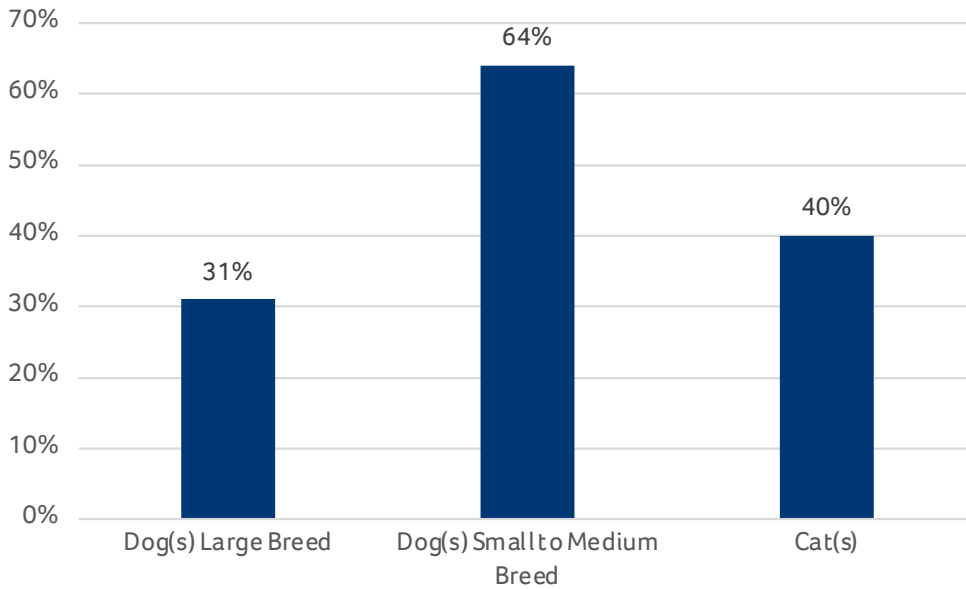
The most common pet in the most recent tenancy that ended was small to medium dogs (64% of pet-renting landlords, see Figure 1). In contrast, only 4-in-10 private landlords (40%) who rented to pet-owners reported a cat being involved in the most recent tenancy that ended. Turning our attention to private renters, notably, almost half of renters (44%) report having a pet, with cats emerging as the most prevalent choice (27% of tenant respondents, see Table 5). This is in contrast to the findings of the landlord survey, which identified dogs as the most prevalent.

54 Zoopla (2023). *Renting with pets: 5 top tips for finding the perfect pet-friendly home*. Accessed from: <https://www.zoopla.co.uk/discover/renting/renting-with-pets/>

55 Battersea (2022) *Pet Friendly Properties: The Private Rented Sector* (London: Battersea).

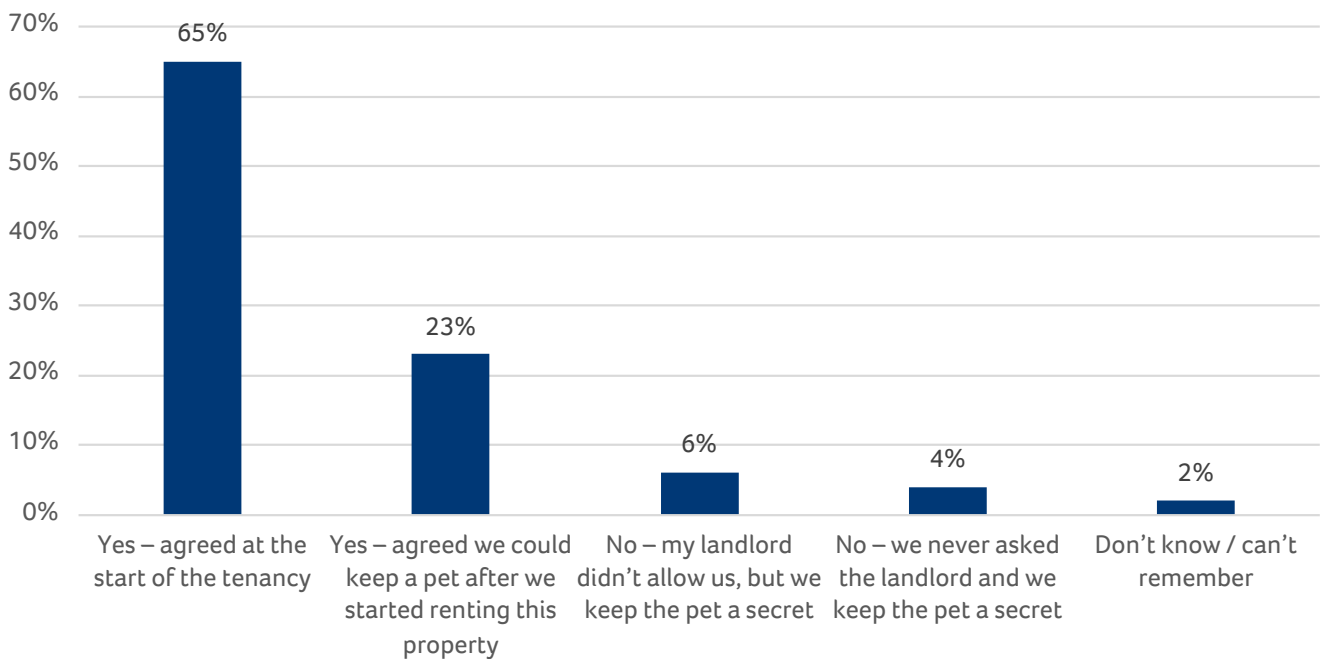


**Figure 1. The type of pet in the most recent tenancy that has ended**



■ For the most recent tenancy that ended with pet owners, what type of pet(s) did the tenant have? (select all that apply) (N=1,608)

**Figure 2. Proportion of renters who were allowed to keep their pet**



■ Q14P. Has your landlord agreed to your pet? (N=453)

**Table 5. Proportion of renters who had a pet [Renter survey] Q13. Do you currently have one of the following as a pet? (select all that apply)**

	% of renter respondents (N=1,016)
Dog(s) (Large breed)	7%
Dog(s) (Small to medium breed)	20%
Cat(s)	27%
None of the above	56%

Renters were asked if the pet was allowed by the landlord, and at what stage of the tenancy (see Figure 2). The data illustrates the dynamics between tenants and landlords regarding pet agreements in rental properties. The majority of respondents (88%) indicated that their landlords had agreed to allow their pet. A minority of renters (10%) reported that they kept the pet a secret. For several questions throughout this report, we will examine the differences between renters where pets are allowed and pets that are kept secret.

Concluding this section, it is evident that the dynamics of pet-friendly renting are both nuanced and significant for landlords and tenants. The questions presented in Tables 4 and 5 acted as splitter questions, with the respondents who selected one of the pet options provided with one set of questions and the respondents who selected 'none of the above' with a different set of questions. These questions enable a comparative analysis between respondents with pet-friendly experiences and those without, providing a comprehensive understanding of the challenges and opportunities that define the pet-friendly landscape.

## Relationships between landlords and renters

In this section, we explore the perceptions and feelings that landlords and renters have about their landlord or renter. Firstly, we explore landlord perceptions of this relationship, followed by an investigation into renter perceptions of their relationship with their landlord, renters' feeling of home in the property, and their satisfaction as a renter.

### Landlords' relationship with their renters

In Figure 3, the findings in relation to the landlords' experience of their relationship with their renter(s) are displayed.

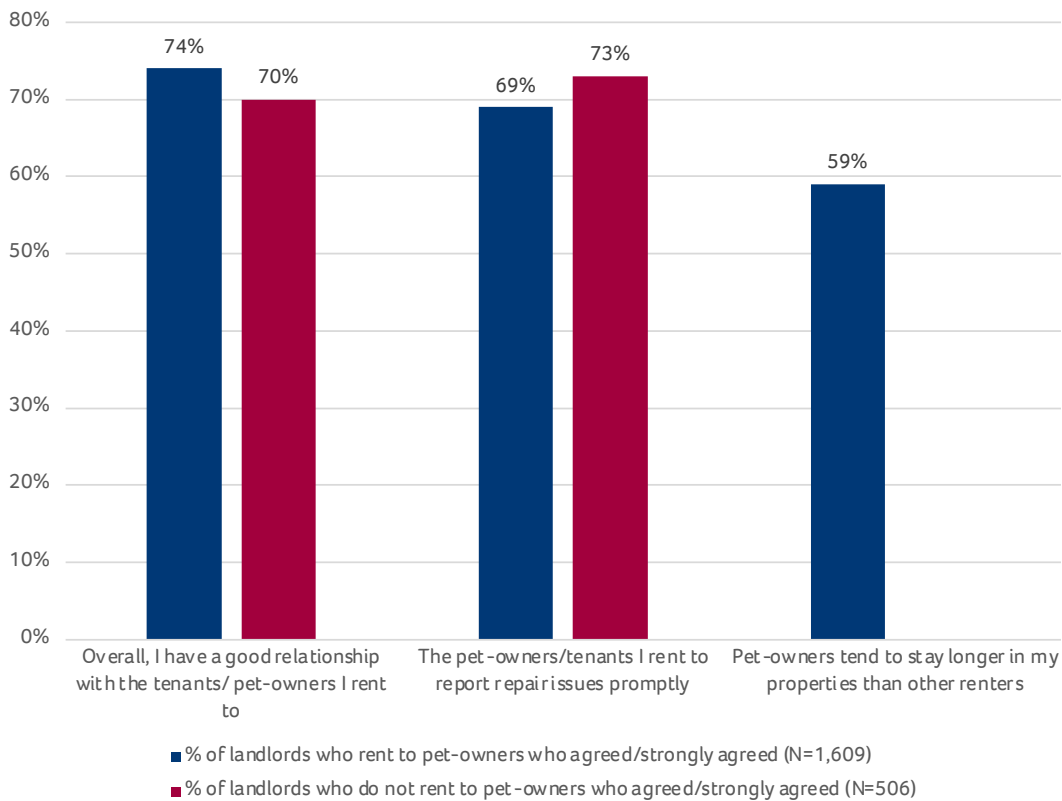
Overall, both groups of landlords generally have positive relationships with their renters. However, a slightly larger proportion of landlords that rent to pet-owners reported a positive relationship in comparison to landlords that do not rent to pet owners (74% vs 70% respectively).

In relation to reporting repair issues promptly, the majority of private landlords (69%) report their pet-owning tenants report issues promptly. Furthermore, a majority of landlords (59%) reported that pet-owners tend to stay longer in their properties than other renters.

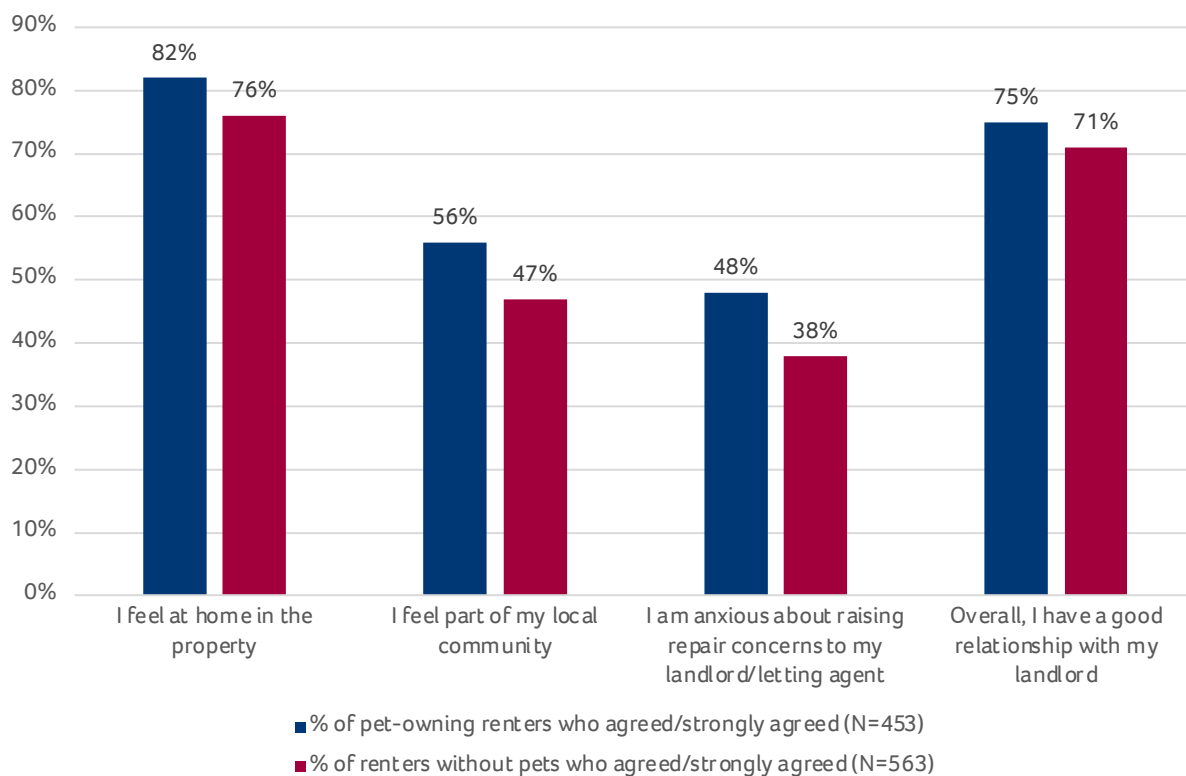
### Renters' relationship with their landlord and their feeling at home

Renters were surveyed on their interactions with their landlord and their feelings of home within the rental property. Figure 4 illustrates the findings regarding renters' sense of home, community belonging, difficulty in finding a property, their anxiety in raising concerns about repairs, and their overall relationship with the landlord.

**Figure 3. Landlord respondents' perceptions of relationship with renter**



**Figure 4. Proportion of renters who feel at home in their property**



A noteworthy 82% of renters with pets reported feeling at home in their rented property. A sub-analysis further revealed that a slightly larger proportion of renters felt at home when the pet was allowed (83%) compared to when it was kept secret (77%).

When comparing pet-owning renters to those without pets, a slightly larger proportion of pet owners reported feeling at home (82% vs. 76%). Additionally, a greater proportion of renters with pets reported feeling part of their local community (56% vs. 47%).

Concerns about raising repair issues were more pronounced among renters with pets, with 48% expressing anxiety compared to 38% of renters without pets. Further analysis demonstrated that anxiety levels were higher among pet owners where the pet was kept a secret (64%) compared to when it was allowed (47%). Overall, these findings highlight the nuanced relationship between pet ownership, pet disclosure, and anxiety levels in dealing with repair concerns among renters, indicating that maintaining secrecy about pets might significantly heighten anxiety levels in this context. Furthermore, the difference between renters with pets and renters without pets might stem from worries about potential pet-related damages or uncertainties regarding how landlords might respond to repair requests.

Despite these concerns, a significant majority (75%) indicated a positive relationship with their landlords, similar to renters without pets (71%).

Sub-analysis indicated a higher proportion of positive relationships when the pet was allowed (76%) compared to cases where it was not allowed or kept a secret (68%).

Nearly two-thirds of pet owners (65%) reported difficulty in finding a rental property, a higher proportion than renters without pets

(58%). These findings illustrate the challenges experienced by pet owners in finding a property to rent.

When examining satisfaction with renting, we found that a majority (80%) of pet owners expressed satisfaction with being a renter, in comparison to 74% of renters without pets.

## Conclusions

In examining landlords' experiences with their tenants, both pet-owning and non-pet-owning renters generally foster positive relationships with their landlords. The survey findings identify noteworthy insights into these dynamics:

- **Positive relationships for pet-owners:** Nearly three quarters (74%) of landlords renting to pet owners reported a good relationship with their renters. In comparison, a smaller proportion of landlords renting to non-pet-owners reported a positive relationship (70%). A significant majority of pet-owning renters (75%) reported a positive relationship with their landlords, slightly more than renters without pets (71%).
- **Prompt reporting of repairs:** The majority of landlords, irrespective of pet ownership, noted prompt reporting of repair issues by their tenants. Specifically, 69% of landlords renting to pet-owners and 73% of landlords renting to non-pet owners reported timely communication regarding repairs. Pet-owners may be slightly less likely to report repair issues promptly due to anxiety over reactions.
- **Anxiety in raising repair issues:** Pet-owning renters, particularly when keeping the pet a secret, expressed higher anxiety levels (64%) about

raising repair issues compared to renters without pets (38%).

- **Feelings of home and belonging:** Among renters, 82% of pet owners felt at home in their rented property, with a slightly higher proportion (83%) when the pet was allowed compared to being kept secret (77%). Over half (56%) of renters with pets reported feeling part of their local community. Pet owners, compared to non-pet owners, demonstrated a higher sense of community belonging (56% vs. 47%) and feeling at home (82% vs. 76%).
- **Satisfaction with renting:** An overwhelming majority (80%) of pet owners expressed satisfaction with being a renter, in comparison to 74% of renters without pets.

## Issues experienced during the tenancy

Table 6 presents a comprehensive overview of the proportion of landlords and renters who encountered non-pet-related issues in their previous tenancies, shedding light on the multifaceted challenges faced by both groups.

In relation to damage and wear and tear (that was not pet-related), slightly lower proportions of landlords who rented to pet owners experienced damage caused by the tenant (20%) and increased wear and tear (21%) compared to those who did not rent to pet owners (24% and 31%, respectively). **Less pet-owning renters reported causing damage (4%) and increased wear and tear (13%) compared to renters without pets (5% and 19%, respectively).** This challenges the

**Table 6. Proportion of landlords and renters that experienced issues that were not pet related in their previous tenancy**

Non-pet related issues experienced (select all that apply)	% of landlord respondents who had rented to a pet owner (N=1,608)	% of landlord respondents who had not rented to a pet owner (N=506)	% of renter respondents who had a pet (N=453)	% of renter respondents without pets (N=563)
Damage caused by the tenant	20%	24%	4%	5%
Increased wear and tear	21%	31%	13%	19%
Noise and other complaints from neighbours	15%	6%	6%	12%
Notice to evict was served or renter evicted	10%	6%	5%	6%
Plumbing or utility-related issues	22%	23%	20%	26%
Pest infestation (e.g., rodents, insects)	11%	5%	9%	12%
Electrical or wiring problems	17%	11%	12%	11%
Structural issues (e.g., cracks, leaks)	14%	10%	17%	23%
Appliances or equipment malfunctions	18%	17%	14%	20%
Security or safety concerns	14%	9%	6%	10%
None of the above	25%	33%	50%	39%

**Three out of four landlords - representing 76% of respondents - reported that they did not encounter any damage caused by pets in their rental properties.**

stereotype that pet owners are more likely to cause property damage.

There is a marginal difference in the percentage of landlords who served eviction notices or faced eviction proceedings, with slightly higher figures for those who rented to pet owners. Renters, both with and without pets, had a similar frequency of receiving eviction notices or facing eviction. The landlord findings in comparison to the renter findings are likely a result of the methodology used for the landlord survey, as previously discussed.

The landlords who rented to pet owners and pet-owning renters were asked if they had experienced a series of different pet-related issues (see Table 7).

The analysis of responses from landlords who rented to pet-owning tenants illuminates a compelling trend: a significant majority of these landlords reported an absence of pet-related property damage in their most recent tenancies. **Three out of four landlords - representing 76% of respondents - reported that they did not encounter any damage caused by pets in their rental properties.** This robust majority underscores the prevalent lack of significant property damage attributed to pets, highlighting the successful management or minimal impact of pets on a substantial portion of rental properties.

Moreover, when evaluating increased wear and tear due to pets, **73% of landlords indicated that they did not observe any discernible increase**. This majority suggests that for the majority of pet-inclusive rental agreements, wear and tear was not a significant issue, pointing toward well-maintained properties despite pet occupancy.

The higher proportion of landlords in comparison to renters in relation to pet-damage, may be due to the methodology. It may also be due to potential difficulties in

**Table 7. Proportion of landlords' that rented to pets and renters' with pets, who experienced pet-related issues in the most recent tenancy that has ended**

<b>Pet-related issue experienced in the most recent tenancy that has ended (Please select all that apply)</b>	<b>% of landlord respondents who had rented to a pet owner (N=1,608)</b>	<b>% of renter respondents who had a pet (N=453)</b>
Damage caused by pet	24%	5%
Increased wear and tear due to pet	27%	11%
Noise and other complaints about pet from neighbours	16%	5%
Eviction due to the pet	11%	2%
Increased house insurance premiums [Landlord only]	16%	-
Additional time in managing the property [Landlord only]	17%	-
Other {please specify}	0.4%	1%
None of the above	36%	80%

attributing damage to human, pet or other cause, and landlords may be attributing more damage to pets.

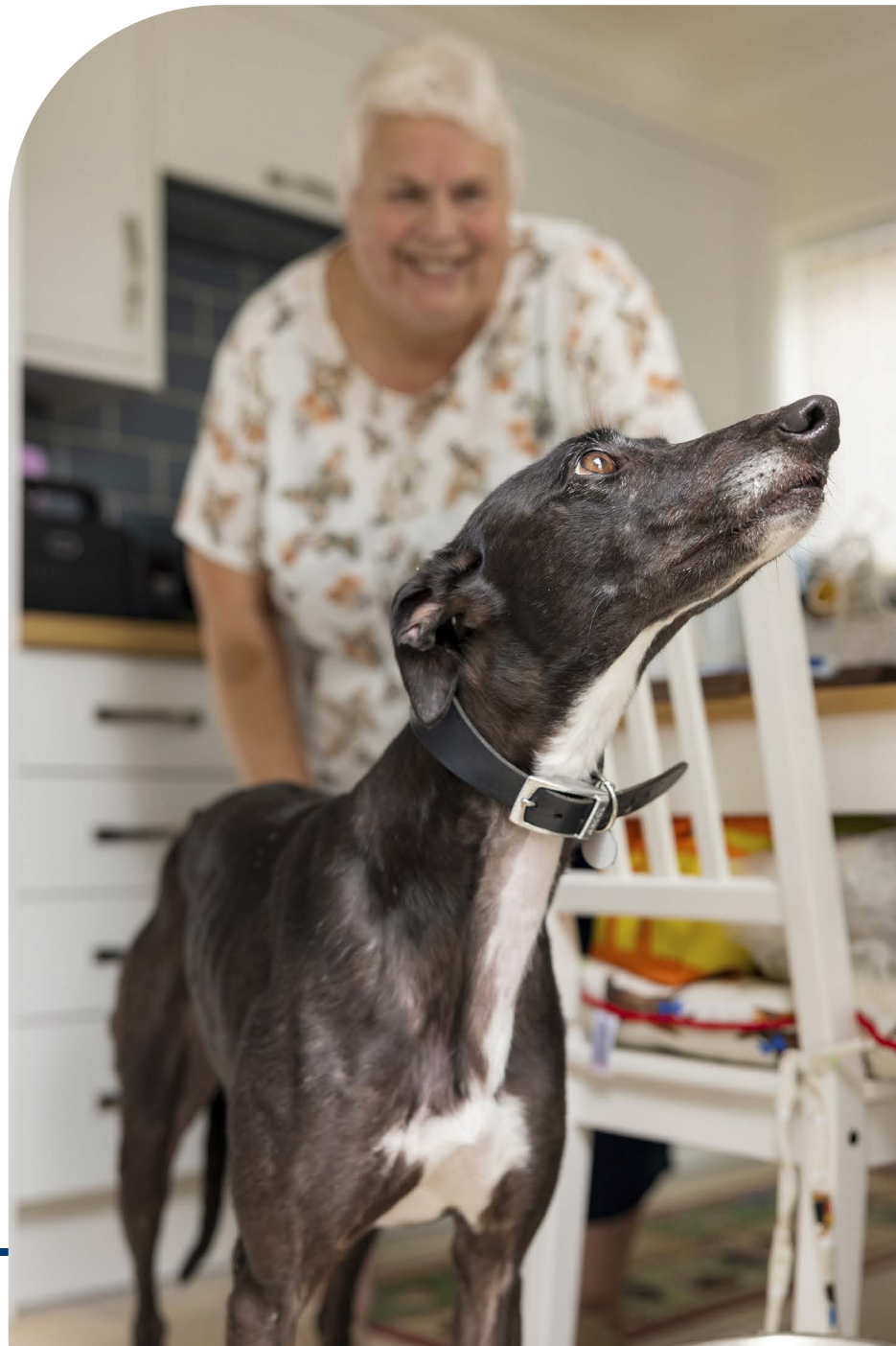
Additionally, **84% of landlords did not face noise or other complaints from neighbours regarding the pets in their properties**. This notable absence of disturbances or grievances from neighbouring properties related to tenants' pets further corroborates the trend of successful and unobtrusive pet-friendly tenancies.

A minority of pet-owning renters reported issues related to their pets causing damage (5%) or increased wear and tear (11%) in their rented properties. While these figures are notable, the majority did not experience these problems. **Complaints from neighbours about the pet were reported by 5% of renter respondents**, while eviction due to their pet was the least reported issue, with only 2%. This indicates that a small fraction faced significant issues such as neighbour complaints or eviction due to their pet. A substantial majority, constituting 80% of renters with pets, reported none of the specified issues concerning their pets. This suggests that the vast majority of pet-owning renters didn't encounter problems or disturbances due to their pets in their rented homes.

This data highlights that while there are instances of pet-related issues such as damage, increased wear and tear, neighbour complaints, and even eviction among a minority of pet-owning renters, the majority reported no such issues. This indicates that the presence of pets does not inherently lead to problems for most renters, as the majority managed their pets without causing disturbances or

damage in their rented homes.

In summary, while there are nuanced differences in the experiences of landlords and renters based on pet ownership, the overall patterns indicate that issues such as damage, wear and tear, and specific maintenance challenges are not disproportionately influenced by the presence of pets. This challenges common stereotypes and emphasises the importance of considering a variety of factors when evaluating tenancy issues.



## Damage caused by pets

In this section, we examine the experiences of pet damage across both the landlord and renters' survey. We provide some comparisons where appropriate to data on non-pet related damage that was collected in both surveys. The full findings in relation to non-pet damage can be found in the separate Survey Annex Report.

Landlords and renters were asked to describe the severity of pet-damage that had occurred against the types of damage.

Table 8 presents the breakdown of types and severity of pet-related damage experienced by landlords in their most recent tenancies involving pet owners (owners of dogs and/or cats). The percentages indicate the distribution of damage levels across various aspects of rental properties, including furniture, flooring, walls, fixtures, outdoor spaces, and other unspecified damages. The severity ranges from minor to major, providing insights into the prevalence and impact of pet-related damage on different areas within rental properties, as reported by surveyed landlords.

The findings from the table indicate a predominant trend when it comes to pet-related damage experienced by landlords in tenancies involving pet owners (dogs and/or cats). **Across various aspects of rental properties — furniture, flooring, walls, fixtures, outdoor spaces, and unspecified damages — the data consistently reflects that when damage occurs, it predominantly falls within the categories of minor or moderate severity**

We designed a specific severity rating scale for this study. This ranked the severity of damage as the follows:

The severity of damage refers to the extent and impact of damage on/in the property.

**A) Minor** – This refers to small, normal, and expected signs of use and ageing that naturally occurs over time in a rental property. These damages are generally superficial and do not significantly affect the overall functionality. These issues can usually be easily fixed.

**B) Moderate** – This refers to damages that are more noticeable and may require repair or replacement to restore the affected area. While not severe, this damage goes beyond normal wear and tear. In relation to flooring, this may involve replacing a patch of carpet or might be a noticeable scratch that requires repainting or a light repair.

**C) Major** – This refers to damages that are extensive and have a considerable impact on functionality, safety, or appearance. These require significant repairs or replacements and can be costly and time-consuming to address. This could be a deep scratch or extensive chew marks that require the replacement of a piece of furniture.

Those renters who reported pet damage were asked to provide details about the type and severity of the damage (see Table 9). It is important to interpret with caution, noting the small number of respondents to this question (N=24). The small number of respondents is due to the small number of renter respondents that reported pet-related damage.



Overall, the landlord and renter data suggests that when damage occurred, it tended to be more in the form of minor to moderate damage, especially to indoor spaces like furniture, floors, and walls. The most common forms of moderate damage including scratches, stains or odours on carpets or flooring or scratches or other damage to walls, doors or skirting boards.

While present in the findings, instances of major damage represent a notably smaller proportion compared to minor or moderate damage across all aspects surveyed. This underscores a crucial insight: when pet-related damage occurs in rental properties, it tends to be predominantly of a minor or moderate nature, rather than severe.

Landlords were surveyed regarding the overall cost of pet-related damages they encountered. On average, the total reported cost of these damages among landlords was £300 (N=375). In contrast, landlords who didn't rent to pet owners reported an average cost of £775 for non-pet-related damages. What this finding might imply is that, on average, pet-related

damages seem to incur lower costs for landlords compared to damages not associated with pets. This suggests that while there might be damages from pets, they might be less financially burdensome for landlords in comparison to damages that are not pet-related.

Pet-owning renters who had experienced pet damage, were also asked about the total cost of the damage. On average, the total reported cost of pet damage was £200. This is in contrast to renters without pets who reported an average cost of £215 for non-pet-related damage.

The analysis of responses regarding the handling of costs for pet damage in rental properties reveals notable insights into how landlords

**Landlords reported the average total cost of pet damage was £300. In comparison to £775 for non-pet-related damage.**

**For renters, on average, the total reported cost of pet damage was £200, compared to £215 for non-pet-related damage.**

**Table 8. The types and severity of pet damage experienced by landlords**

**Q19P. In the above question, you identified that you experienced pet damage for the most recent tenancy that ended with pet-owners (owners of dogs and or cats). Could you please provide details about the types of pet-related damage that you experienced?**

**% of landlords (N=384)**

**Level of damage**

<b>Statement</b>	<b>No type of this damage</b>	<b>Minor</b>	<b>Moderate</b>	<b>Major</b>
Damage to furniture, curtains or blinds	15%	43%	33%	10%
Scratches, stains or odours on carpets or flooring	11%	38%	36%	16%
Scratches or other damage to walls, doors, or skirting boards	16%	34%	34%	15%
Damage to kitchen and/or bathroom fixtures or fittings	32%	31%	26%	11%
Damage to outdoor spaces (e.g., gardens, lawns)	32%	29%	24%	15%
Other (please specify)	41%	27%	24%	8%

**Table 9. The types and severity of pet damage experienced by renters**

Q15P-A. In the previous question, you mentioned that you had experienced pet damage. Could you provide details about the types of pet-related damage that you experienced?	No type of this damage	% of renters (N=24)		
		Minor	Moderate	Major
Damage to furniture, curtains or blinds	29%	42%	25%	4%
Scratches, stains or odours on carpets or flooring	8%	42%	46%	4%
Scratches or other damage to walls, doors, or skirting boards	13%	46%	42%	-
Damage to kitchen and/or bathroom fixtures or fittings	25%	63%	8%	4%
Damage to outdoor spaces (e.g., gardens, lawns)	29%	58%	13%	-
Other (please specify)	50%	38%	8%	4%

managed expenses associated with pet-related damages.

A prominent finding from Table 10 is that the tenant covered most of the cost for the most recent instance of pet damage. The majority of landlords (64%) reported that the entire repair cost was fully covered by either the deposit or the tenant through additional payment. **Just under a quarter of landlords (24%) reported some form of loss from pet damage, and only a minority of these landlords (14%) paid**

#### the full cost of the damage.

Interestingly, only a minority of landlord respondents - representing 13% - reported that the repair costs exceeding the deposit were covered by insurance. This suggests that while insurance played a role in addressing costs for some landlords, the predominant means of managing additional expenses beyond the deposit was through direct tenant involvement or landlord self-funding. An expanded insurance sector, as is likely if the

**Table 10. Handling of Costs for Pet Damage in the Most Recent Tenancy that Ended with Pet Owners below:**

Q20P. Regarding the pet damage for the most recent tenancy that ended with pet owners, how was the cost to repair the damage handled? Please select the most appropriate response from the options below:	% of landlord respondents (N=384)
The cost was fully covered by the tenants' deposit.	38%
The repair costs exceeded the deposit, and the tenant covered the additional cost.	18%
The repair costs exceeded the deposit, and it was covered by insurance.	13%
The repair costs exceeded the deposit, and I personally absorbed the loss, paying the additional cost myself.	10%
The tenant paid for the damage in full without using the deposit.	8%
I personally paid for the cost of the damage in full myself.	8%
I paid for the cost of the damage and sought to claim the damages from the tenant through court	6%

**Table 11. Handling of costs for pet damage in the most recent tenancy that ended reported by renters**

Q15P-B. Thinking about the pet-related damage, how did you pay for the damage?	% of renter respondents (N=24)
Cost covered in full by my deposit	38%
Cost exceeded the deposit – I paid the additional cost	8%
Cost exceeded the deposit – insurance covered the additional cost	8%
Cost exceeded the deposit – the landlord paid the additional cost	8%
I paid for the damage to be rectified without using the deposit	29%
I made a claim for the full amount on an insurance policy	-
The landlord paid for the damage in full themselves	4%
The landlord paid for the damages and sought to claim back the costs from me through the courts	-
Other	4%

Renters Reform Bill passes, could deliver more for both landlords and tenants.

Table 11 depicts how renters with pets handled the costs associated with pet damage in their most recent tenancy. Three-in-four renters (75%) reported that they paid for the cost of the damage, either through the deposit or paying to cover the cost separately. A minority of renters (12%) reported that the landlord experienced a loss and contributed either in part or full towards the cost of the damage.

Across the landlord and renter data, the findings highlight a considerable reliance on tenants' deposits and tenant contributions to cover the costs associated with pet-related damages. The data illustrates a cooperative effort between landlords and tenants in addressing and resolving financial implications arising from pet damages, emphasising the

substantial involvement of tenants in covering these expenses. The evidence further points to the potential value of an expanded insurance product to both landlords and renters.

**Overall, these findings demonstrate that pet damage is infrequent, more likely to be minor damage, and in the majority of cases, there is no loss to the landlord.**

**Other issues including noise, eviction or insurance premium increases**

The landlords who reported they had experienced noise or another complaint, had evicted a tenant, or had experienced insurance premium increases were asked for further information about either the number of hours they spent on the issue or the percentage increase in insurance premiums.

The data presented in Table 12 reveals insights

**Table 12. Hours spent addressing Complaints, Evictions, and Insurance Premium Increases for Landlords who rent to pet owners**

	Median	Mean (S.D.)
Number of hours spent addressing noise and other complaints	4	5.17 (4.77)
Number of hours spent on evictions	7	15.37 (21.55)
Insurance premiums increase due to renting to pet owners	10%	22% (32.85)

into the time investments and financial implications associated with various aspects of property management for landlords when renting to pet owners.

Of the minority of landlords who reported a noise or other complaint, these landlords reported a median of 4 hours addressing the complaints. This suggests that, on average, landlords dedicate a few hours to managing complaints related to noise or other issues, indicating a manageable yet notable aspect of their responsibilities.

In terms of hours spent on evictions, the median reported was 7 hours. And lastly, regarding insurance premium increases due to renting to pet owners, the median reported was 10%. In summary, the data reflects varying time investments and financial implications for landlords in addressing complaints, handling evictions, and dealing with insurance premium increases related to renting to pet owners.

## Key conclusions

This section delves into the challenges faced by both landlords and renters during tenancies, exploring non-pet-related issues and specific concerns related to pet-friendly rentals. The key conclusions are summarised below:

### Pet-related issues:

- **Pet damage is infrequent:** A significant majority of landlords who rented to pet owners (76%) reported an absence of pet-related property damage in their most recent tenancies. A minority of pet-owning renters reported issues related to their pets causing damage (5%) or increased wear and tear (11%) in their rented properties.
- **Pet damage is not severe:** when pet-related damage occurs in rental properties, it tends to be

predominantly of a minor or moderate nature, rather than severe.

- **The cost of pet damage is mostly covered by renters:** Landlords reported an average cost of £300 for pet-related damages, contrasting with £775 for non-pet-related damages. For renters with pets, the average cost of pet-related damage was £200, compared to £215 for non-pet-related damage. **The majority of landlords (64%) and the majority of renters (75%) reported that the cost of the pet damage was covered by the tenant through the deposit or through additional payment.**

### Overall insights:

- **Frequency and severity of issues:** Pet-related issues, when they occur, tend to be of minor or moderate severity, demonstrating that major issues are less common. The majority of landlords and renters, both with and without pets, reported no significant problems during their tenancies.
- **Financial implications:** Pet-related damages incur lower costs for landlords on average compared to damages not associated with pets. In the majority of cases, costs of damage are covered by renters, meaning only in the minority of cases is there a loss to the landlord.
- **Lower than expected incidences of pet-related challenges:** While there are instances of pet-related issues, the majority reported no significant disturbances or damages, challenging common stereotypes. Most pet-owning renters managed their pets without causing disruptions or damages in their rented homes.

This section provides a nuanced understanding of the challenges encountered

during tenancies; debunking stereotypes associated with pet ownership. The data suggests that, overall, pet-related issues are infrequent, minor in severity, and are typically managed without substantial financial burdens for landlords. This challenges prevailing assumptions and underscores the importance of landlords considering various factors in evaluating tenancy issues.

### Pet rents

In exploring the dynamics of renting to pet owners within the private rented sector, a pivotal aspect is the potential adjustment in rental rates associated with allowing pets in a property. Private landlords that rent to pet owners were asked if they had charged a higher rent to allow pets in the most recent tenancy with a pet owner. The findings are reported in Figure 5.

The figure presents insights into the varying

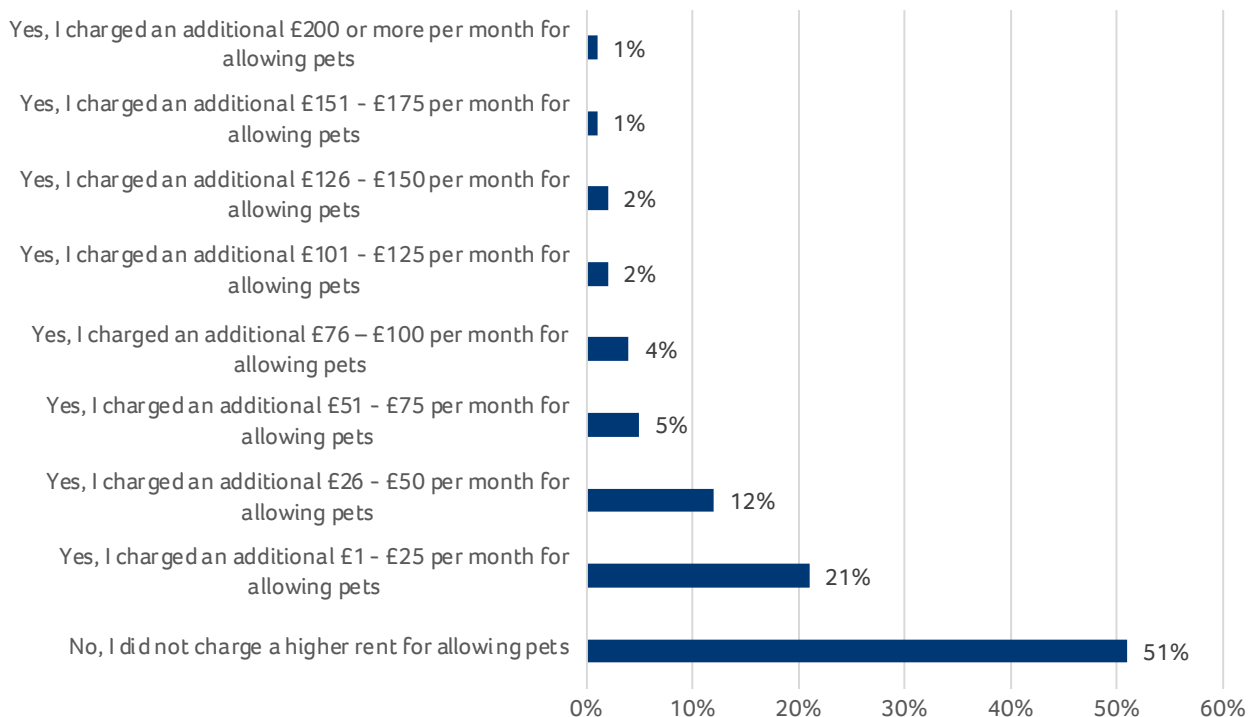
trends of landlords adjusting rental rates for tenants with pets in their most recent tenancies. Just over half of the landlords (51%) chose not to impose any additional charges for allowing pets within their properties. However, a portion of landlords opted for incremental increases in rental rates for accommodating pets.

Around 21% of landlords charged an extra £1 - £25 per month, making it the second most common range for supplementary charges. As the increment brackets ascend, the percentages progressively decrease. Only a small percentage of landlords imposed higher additional charges ranging from £101 - £175 per month or £200 or more per month.

Pet-owning renters were also asked if they were charged a higher rent for having a pet in their most recent tenancy. The findings are reported in Table 13.

The data illustrates that a significant majority

**Figure 5. Additional monthly rent charges by landlords for allowing pets in rental properties**



■ Q17P. For your most recent tenancy with a pet owner, did you charge a higher rent to allow pets? (N=1,609)

**Table 13. Proportion of renters with pets that were charged a higher rent for having a pet**

**Q17P. For your most recent tenancy, were you charged a higher rent for having a pet?**

	% of renter respondents (N=453)
No, I was not charged a higher rent for having a pet	78%
Yes, I was charged an additional £1 - £25 per month for having a pet.	9%
Yes, I was charged an additional £26 - £50 per month for having a pet.	6%
Yes, I was charged an additional £51 - £75 per month for having a pet	2%
Yes, I was charged an additional £76 - £100 per month for having a pet.	1%
Yes, I was charged an additional £101 - £125 per month for having a pet.	0.2%
Yes, I was charged an additional £126 - £150 per month for having a pet.	0.2%
Yes, I was charged an additional £151 - £175 per month for having a pet.	0.4%
Yes, I was charged an additional £200 or more per month for having a pet	-
Don't know	4%

of pet-owning renters, nearly 78%, were not charged an additional fee for having a pet in their most recent tenancy. However, among the subset charged extra for having pets, the most common additional fees were in the lower range: £1-£25 (9%) and £26-£50 (6%) per month.

Overall, the findings demonstrate that in the majority of cases additional rents for pets are not being charged, and this suggests a relatively favourable landscape for pet-owning renters. It further calls into question whether such rents, where they are charged, are necessary given the negligible average cost of damage and the role of the deposit in covering the damage.

## Length of tenure

The length of tenure, or how long a renter stays in the property is a core area of focus for this

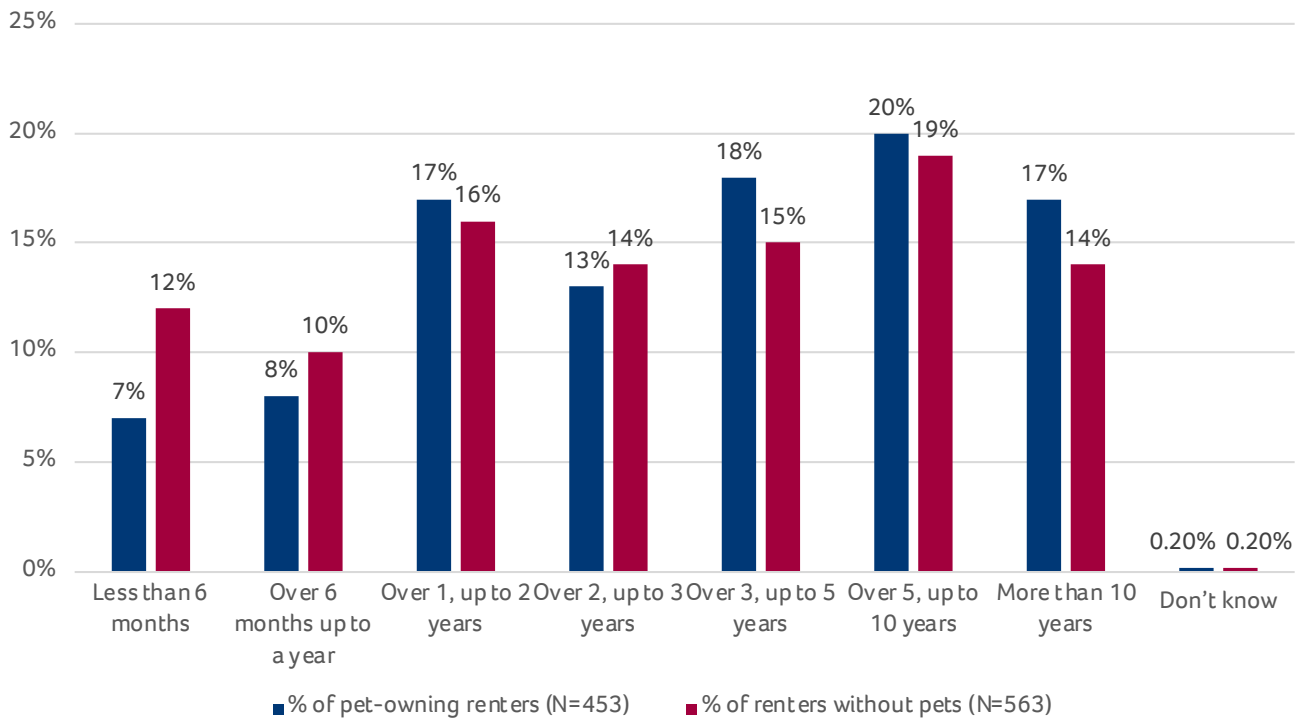
study. Our literature review identified that past research has identified pet owners as staying longer in the property. This is important as longer tenancies are beneficial for private landlords as this could mean lower operating costs for the turnover of properties.

We asked private landlords, in their most recent tenancy that has ended, how long did the tenant stay in the property. It is important to note, as previously discussed, that due to the design of asking for the most recent tenancy that has ended, this is likely to underestimate the length of tenure across the whole PRS, and it is important to read these figures in conjunction with the survey of renters and broader information on the sector, such as the English Housing Survey.

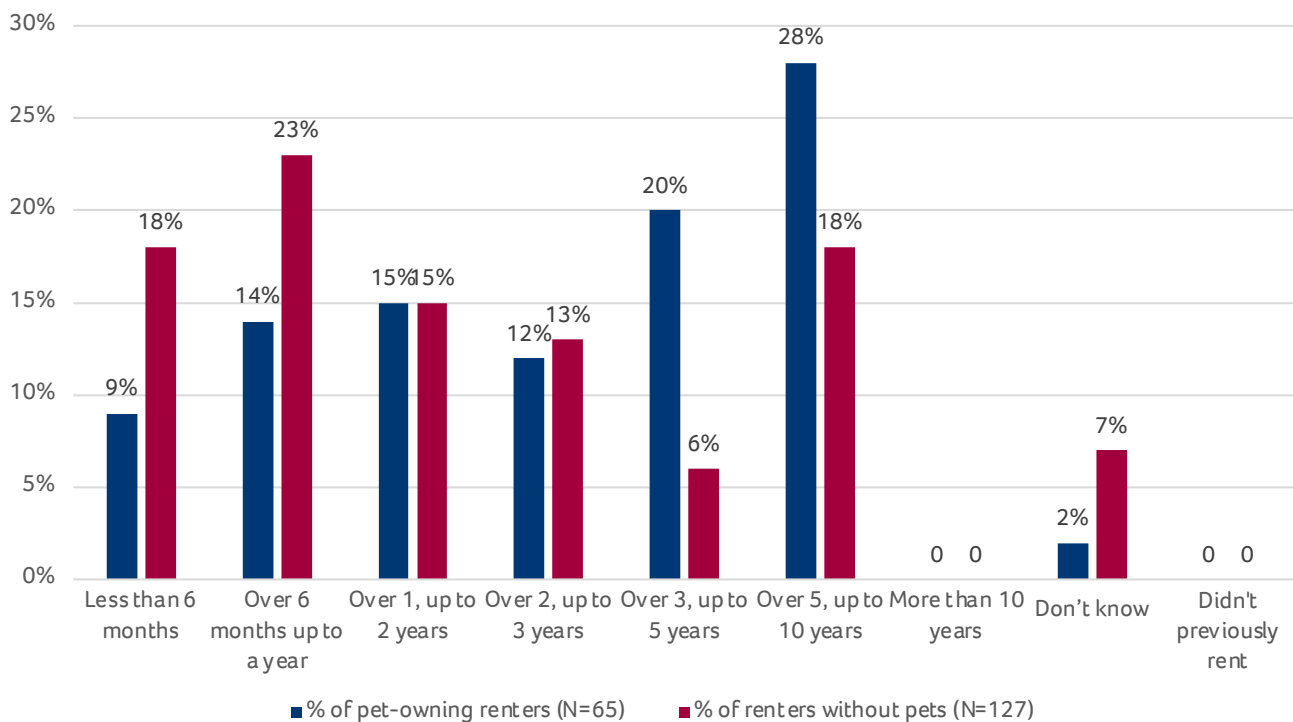
On average, landlords that had not rented to pet owners reported their most recent tenancy had lasted 24 months<sup>56</sup>. On average, landlords that had rented to pet owners reported their

<sup>56</sup> This is the median average, the mean average is 29 months (S.D. = 24.99, N=425). It is important to note that these figures are below the average length of tenure reported in the English Housing Survey of 4.5 years. It is likely that this is a result of the survey design, especially when comparing against the findings of the private renters' survey.

**Figure 6. Length of tenure in current rented property for renters with and without pets**



**Figure 7. Length of tenure in a previous rented property for renters with and without pets (for those have lived in their property for 12 months or less )**



most recent tenancy had lasted 22 months<sup>57</sup>.

For renters, we employed a different strategy, this was due to renters' only having the one property, while landlords can have multiple properties. The first question asked for the length of tenure in their current rental property. Figure 6 reports the length of tenure in the current rented property among both pet-owning and non-pet-owning renters.

Renters' reported tenure in their current rented properties varies widely. A noteworthy percentage of non-pet renting renters have relatively shorter tenures in their current properties, with 22% reported living in their current property for less than 1 year. Fewer pet-owning renters (15%) reported living in their current property for less than 1 year.

Renters with pets appear to have lived in their current property for longer, with over half of pet-owning renters (55%) reporting they had stayed in the property for 3 years or more. In comparison, fewer renters without pets (48%) had stayed in their property for 3 years or more.

The second question we employed to explore length of tenure with renters, was to ask those renters who had lived in their current property for less than 12 months for information on how long they had lived in their previous rental property (see Figure 7). The findings demonstrate a consistent trend, renters without pets experienced shorter tenures in their previous rental accommodations compared to their counterparts who have pets. In particular, 23% of pet owners stayed less than a year compared with 41% of renters without pets, and 60% of pet owners stayed

for two years or more compared with 37% of renters without pets. The findings suggest that pet owners were more likely to have longer-term stays in their previous accommodation in comparison to those without.

To achieve a more comprehensive assessment, we integrated the data from current length of tenure (see Figure 6) with the information gathered from the question on length of tenure in the previous property (where the renter had been in their current property for less than 12 months, see Figure 7) to establish a unified view of respondents' tenure lengths. This consolidation was crucial for a more nuanced analysis, providing a clearer picture of tenure durations across the entire sample. By merging these datasets, we standardised tenure responses to create a comparative metric. We converted response options into months' midpoints, ensuring accuracy in representing tenure lengths. Specifically, we adjusted less than 6 months to 6 months, over 6 months up to a year to 12 months, and more than 10 years to 120 months. This transformation allowed us to calculate an average tenure length in a yearly format. The aim was twofold: first, to facilitate a more effective comparison across various samples, and second, to establish a basis for comparison with data from the landlord survey. This unified measurement in years enables a robust and coherent analysis, shedding light on tenure differences and similarities within and across distinct datasets.

On average, renters without pets reported a length of tenure of 57 months<sup>58</sup>, which equates to approximately 4.75 years. On average, renters with pets reported a length of tenure of

57 This is the median average, the mean average is 26 months (S.D. = 25.67, N=1,228). It is important to note that these figures are below the average length of tenure reported in the English Housing Survey of 4.5 years. It is likely that this is a result of the survey design, especially when comparing against the findings of the private renters' survey.

58 This is the mean average (SD = 38.32) and the median average is 54 months. This is similar to the length of tenure reported in the English Housing Survey.



62 months<sup>59</sup>, which equates to approximately 5.2 years. In comparison to renters without pets, renters with pets reported an average greater length of tenure, of approximately 5 months.

A further sub-analysis was undertaken to explore whether the pet being allowed had an impact on the length of tenure. This analysis identified that renters with pets that are allowed stay longer in the property on average (63 months, N=397), in comparison to renters with pets that are kept secret (55 months, N=47).

### Key conclusions

The length of tenure, a key aspect of this study, focuses on the duration renters stay in their properties. Previous research has indicated that pet owners tend to have longer tenancies, which is beneficial for landlords in terms of potential cost savings related to property turnover. Our survey asked landlords about the duration of their most recent tenancy, revealing an average tenure of 24 months for those not renting to pet owners and 22 months for those who did.

For renters, non-pet owning renters showed shorter tenures, with 22% having lived in their current property for less than a year, compared to 15% of pet-owning renters, and 41% had lived in their previous accommodation for less than one year compared with 23% of pet-owning renters. Conversely, 50% of pet-owning renters had stayed in their previous accommodation for more than three years compared with 31% of non-pet-owning renters.

On average, renters with pets reported a longer tenure (approximately 5 months) than renters without pets. Renters with openly allowed pets stayed longer on average (63

months) compared to those with secret pets (55 months).

These findings suggest a consistent trend: renters with pets tend to stay longer in their properties compared to their counterparts without pets, indicating potential advantages for landlords in fostering longer and more stable tenancies.

## Preparing the property for the next tenancy

In this section of the report, we examine three key areas identified that may impact the landlord in preparing the property for the next tenancy, these are:

1. Cleaning and fumigation of the property at the end of the tenancy
2. Void periods
3. Redecorating costs at the end of the tenancy to bring the property to a rentable standard.

### Cleaning and fumigation

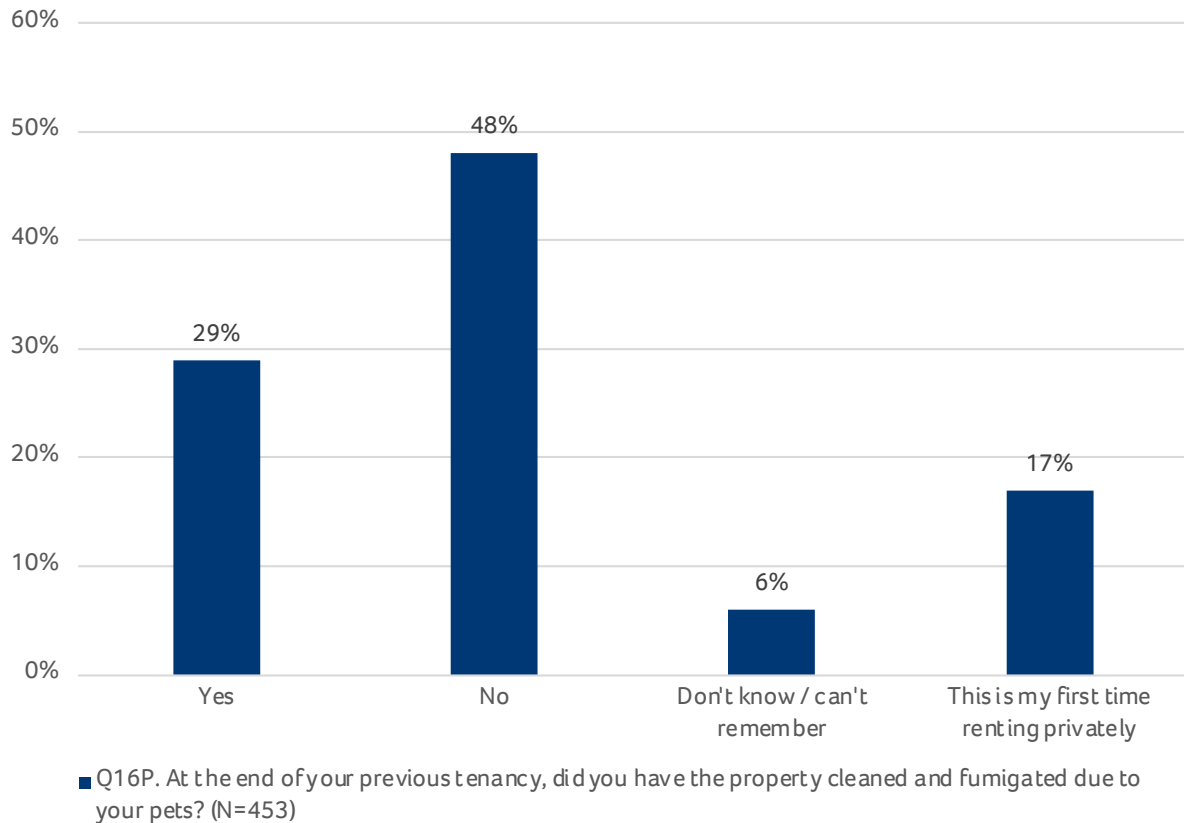
Both landlord and pet-owning renters were asked if the property had required cleaning and fumigating at the end of the previous tenancy due to the presence of pets.

Less than one in three renters (29%) reported that they had to have the property cleaned and fumigated due to their pets (see Figure 8).

The data reveals an interesting contrast in the cleaning requirements reported by landlords based on whether they rent to pet owners or not (see Figure 9). Among landlords who rent to pet owners, 81% indicated that some form of cleaning and fumigation was necessary at the conclusion of the last tenancy. Notably, only 19% of landlords specified that cleaning and fumigation related to pets was not

<sup>59</sup> This is the mean average (SD = 37.47, N=451) and the median average is 54 months. This is similar to the length of tenure reported in the English Housing Survey.

**Figure 8. Proportion of pet owning renters who had their previous rental cleaned and fumigated**



needed, compared with 15% of landlords with no pets. On the other hand, a slightly higher proportion of landlords who do not rent to pet owners, totalling 85%, reported the need for cleaning at the end of the last tenancy.

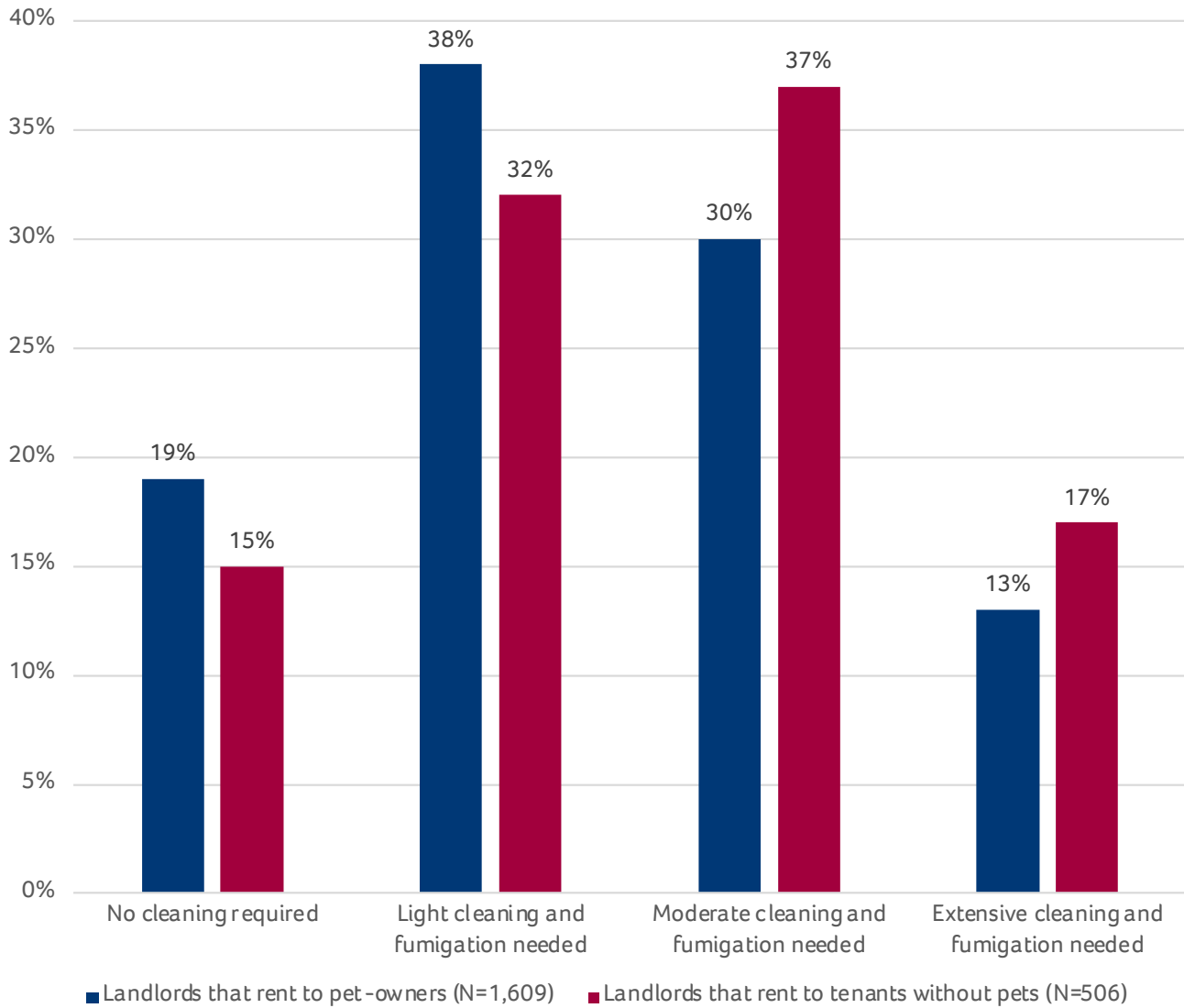
Digging deeper into the cleaning specifics, light cleaning was mentioned by 32% of landlords who do not rent to pet owners, and 37% reported the necessity for moderate cleaning. Furthermore, 13% of tenancies with pets required extensive cleaning compared with 17% of non-pet tenancies. Overall, a considerable portion of landlords, irrespective of whether they allow pets, encountered cleaning requirements. However, the key distinction lies in the overall percentage, indicating that a lower proportion of landlords who rent to pet owners reported the need for cleaning in comparison to those without pets.

Overall, the findings from the landlord and the renter survey provide conflicting experiences, with the majority of landlords reporting cleaning and fumigation was required; however, less than one in three pet-owning renters reported cleaning and fumigation was required. Despite this, a slightly lower proportion of landlords who rent to pet owners reported the requirement for cleaning and fumigation due to the pet at the end of the tenancy in comparison to those landlords who do not rent to pet owners. This challenges conventional assumptions about pet-related cleaning challenges, suggesting that such concerns might not be as prevalent as commonly believed.

### Void periods

In this study exploring the dynamics within

**Figure 9. Comparing the cleaning required at the end of the tenancy between landlords that rent to pet owners and those that do not**



the private rental sector, one crucial aspect is the concept of void periods – periods during which a property remains unoccupied between tenancies. Void periods have implications for landlords, influencing their financial stability and success. Understanding the factors that contribute to the length and occurrence of void periods is vital for both landlords and policymakers seeking to optimise the efficiency of the sector. Void periods are linked to various factors, such as property maintenance and length of tenure for the previous residents. In this study, we explore the average void periods for landlords that have rented to pet owners and those who have not, and undertake sub-analysis for each sample exploring potential impact of damage (whether pet related or not) and wear and tear on the void period reported.

**Table 14. Void periods<sup>60</sup> compared by non-pet renting landlords that reported damage and/or increased wear and tear**

	Median Void Period	Mean Void Period (S.D)
All non-pet renting landlords (N=484)	3	3.4 (2.76)
No damage or wear and tear (N=285)	3	2.95 (2.39)
Damage and/or increased wear and tear (N=199)	3	3.91 (3.15)

Table 14 shows the differences in void periods (when capped to 12 weeks as a maximum) when comparing non-pet landlords who reported damage and/or increased wear and tear. On average, landlords that did not rent to pet owners reported a void period of 3 weeks. The findings illustrate that private landlords who reported damage or increased wear and tear had slightly longer mean average void periods than those landlords who did not report damage or wear and tear. However, the

median average across these groups was 3 weeks, indicating very little difference in void periods.

The data provided in Table 15 compares void periods among landlords who rent to pet owners, focusing on damage and wear and tear related to pets and those not related to pets. Across the board, the median void periods for landlords who rent to pet owners remain relatively consistent, irrespective of damage or wear and tear being pet-related or not. Overall, the analysis reveals that there appears to be little discernible variation in void periods between pet-related damage or wear and tear and non-pet-related damage or wear and tear for landlords renting to pet owners. This suggests that the presence of pet-related issues might not significantly impact the duration of void periods in rental properties compared to other types of damage or wear and tear unrelated to pets.

When comparing the void periods between landlords that rented to pet owners and those that did not, there was no difference in the median void period. However, a small difference was identified in the mean void period (of 0.5 weeks).

In summary, the investigation into void periods has illuminated insights into the debate on both impact of pets on void periods, but also wear and tear and damage. While the data showcased slightly longer mean void periods for non-pet landlords reporting damage or wear and tear, the median void periods remained consistently at 3 weeks, suggesting minimal variation.

The exploration of void periods among landlords renting to pet owners revealed a similar trend, with pet-related issues exhibiting little discernible impact on the duration between tenancies when compared to non-pet-related concerns. There was a marginal

60 Void periods were capped to 12 weeks for this sub-analysis.



difference in mean void periods between landlords renting to pet owners and those who do not, but there was no median difference. This suggests a potential subtle influence of the presence of pets, but further research is needed to further understand this issue in more depth.

**Table 15. Void periods<sup>61</sup> compared by landlords who rent to pet owners that reported damage and/or increased wear and tear**

	Median Void Period	Mean Void Period (S.D)
All landlords that rent to pet owners (N=1,488)	3	3.9 (2.66)
No damage or wear and tear (not pet related) reported by landlords that rent to pet owners (N=987)	3	3.7 (2.64)
Damage and/or wear and tear (not pet-related) reported by landlords that rent to pet owners (N=501)	4	4.18 (2.68)
No pet-related damage or wear and tear reported by landlords that rent to pet owners (N=657) <sup>62</sup>	3	3.61 (2.67)
Pet-related damage or wear and tear reported by landlords that rent to pet owners (N=330) <sup>63</sup>	4	4.07 (2.67)

61 Void periods were capped to 12 weeks for this analysis due to potential erroneous figures and to account for extreme values.

62 For this analysis, we excluded any response where the landlord had reported non-pet related damage or wear and tear to examine the likely influence of renting to a pet owner on the void period

63 For this analysis, we excluded any response where the landlord had reported non-pet related damage or wear and tear to examine the likely influence of renting to a pet owner on the void period

## Redecorating costs

Landlord respondents were asked for information about the amount they paid for redecorating the property at the end of the last tenancy before the new tenant moved in. This was a numerical open-response question. On average, non-pet renting landlords reported a median redecoration cost to be £500. However, we undertook further sub-analysis to examine whether redecorating costs increased when landlords had reported damage and/or increased wear and tear. The findings in Table 16 demonstrate that on average landlords who reported either damage or increased wear and tear also reported higher redecoration costs.

For landlords renting to pet owners, the median redecoration cost stood at £590. In comparison to landlords that did not rent to pet owners, the redecoration costs for landlords who rented to pet owners was on average slightly higher.

In cases where landlords reported pet-related damage or wear and tear, this figure notably increased to a median of £700. Comparatively, when examining the redecoration costs for landlords who did not rent to pet owners but reported damage and/or wear and tear, the median redecoration cost was previously noted at £800. **This indicates a disparity between the median costs incurred due to reported damage and wear and tear for non-pet renting landlords (£800) versus those specifically attributed to pet-related issues for landlords renting to pet owners (£700).**

Notably, although the costs for redecoration were higher where damage or wear and tear were reported, it is plausible that some of these expenses might be covered by the tenant, especially if the damage is deemed the

tenant's responsibility.

**Table 16. Amount paid at the end of the last tenancy for redecorating the property before the new tenant moved in<sup>64</sup>**

	Median Redecoration cost
All non-pet renting landlords (N=486)	£500
All landlords renting to pet owners (N=1,471)	£590
Damage and/or wear and tear non-pet renting landlords (N=204)	£800
Landlords renting to pet-owners reporting pet-related damage or wear and tear (N=338) <sup>65</sup>	£700

## Key conclusions

The above section has identified key insights into the experiences of landlords and renters in the preparation of properties for the next tenancies, with a key focus on cleaning and fumigation, void periods, and redecoration costs. In summary, the key findings are:

- Cleaning and fumigation needs at the end of a tenancy due to pets were reported by less than one-third of pet-owning renters, challenging common assumptions about pet-related cleaning challenges.
- A lower proportion of landlords renting to pet owners reported the necessity for cleaning and fumigation related to pets compared to landlords not renting to pet owners, indicating that pet-related cleaning concerns might not be as prevalent as believed.
- Void periods, critical for landlords' financial stability, showed minimal

<sup>64</sup> For the purposes of this question, we capped the amount for our analyses to £10,000. This was to remove erroneous data entry figures.

<sup>65</sup> For this analysis, we excluded any response where the landlord had reported non-pet related damage or wear and tear to examine the likely influence of renting to a pet owner on the void period

variation between pet and non-pet landlords, challenging assumptions about the impact of pets on property turnover.

- Redecoration costs were slightly higher for landlords renting to pet owners, and notably increased when damage or wear and tear, particularly pet-related, was reported.
- However, the redecoration costs due to pet-related issues were **lower** than those for landlords dealing with non-pet-related damage, suggesting potential distinctions in damage costs.

## Perceptions of the Renters Reform Bill

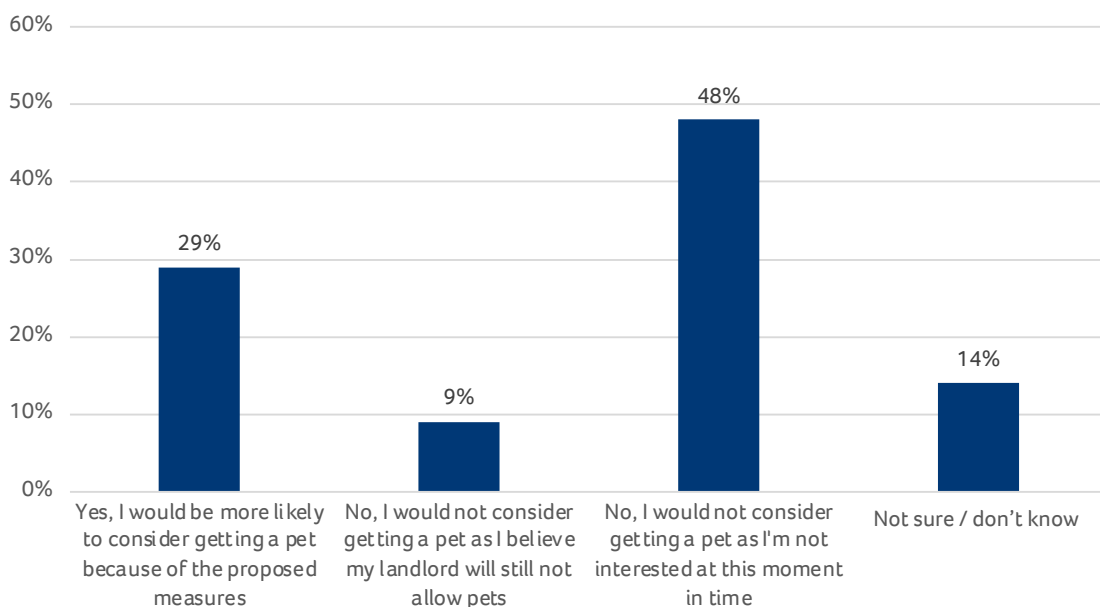
Renters who did not have a pet were asked about the proposed changes as part of the Renters Reform Bill and if they would be more likely to consider getting a pet because of the

new measures.

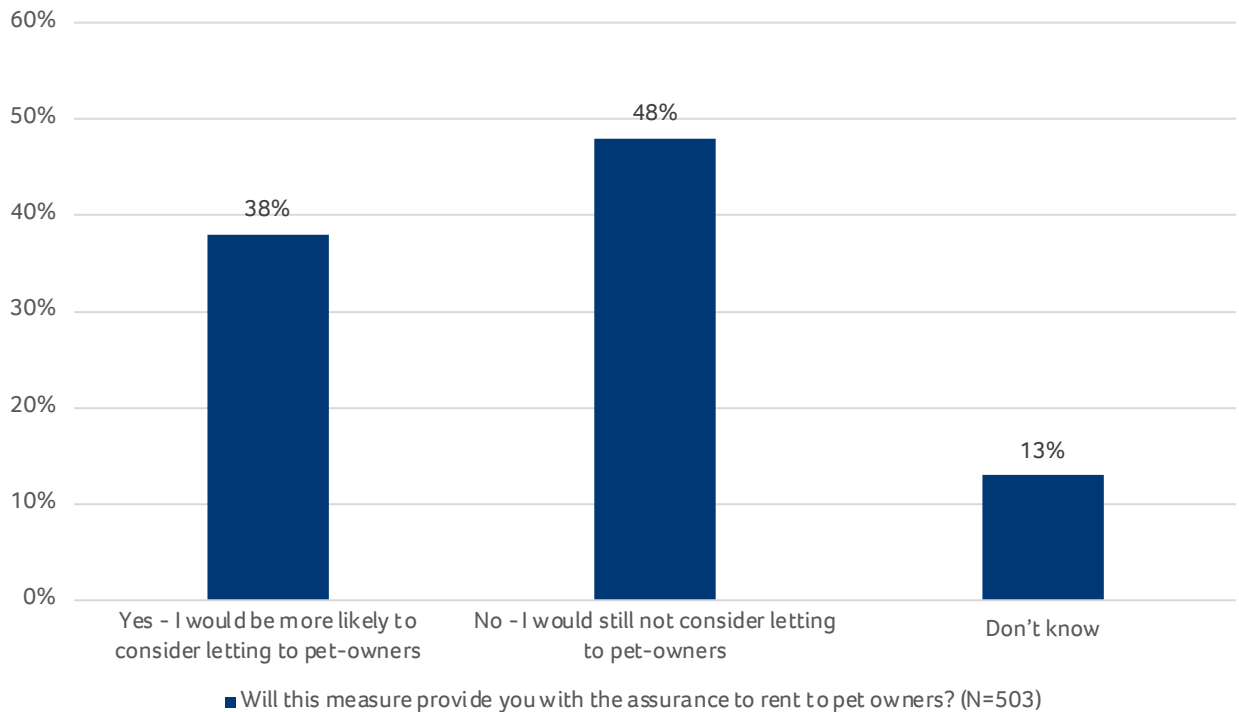
The data provides insights into how potential legislation could influence tenant decisions regarding pet ownership if landlords were obliged to accept pet requests under certain conditions (see Figure 10). Nearly one-third of respondents (29%) expressed that if the legislation were passed, they would be more inclined to consider having a pet. Conversely, 9% indicated that despite the proposed legislation, they still believed their landlords would not allow pets and they would not consider getting a pet. Nearly half of respondents (48%) reported that they would not consider getting a pet as they are not interested at this moment in time.

Non-pet renting landlords were asked about the proposed Renters (Reform) Bill and whether they would consider letting to renters with pets in the future. Specifically, landlord respondents were informed that “in the Renters (Reform) Bill, it is currently proposed that landlords will not be able to reasonably

**Figure 10. Proportion of renters without pets that would be more likely to consider a pet due to the proposed measures as part of the Renters Reform Bill**



■ Q16N. The Government has put forward new legislation that would mean landlords would not be able to unreasonably refuse a request for a pet and would allow landlords to require renters to have insurance to cover any damages. If this legislation is passed,

**Figure 11. Non-pet renting Landlords' response to measures in the Renters Reform Bill**

refuse a tenant to have a pet. The Government is proposing that landlords will have the ability to require tenants to have insurance to cover pet damage, alongside any deposit”.

Of the landlords that currently have not rented to pet owners previously, 38% reported that the measures included in the Renters Reform Bill, including allowing landlords to require insurance to cover damage, would make them more likely to consider letting to pet-owners in the future. However, just under half of these landlords (48%) reported that they would still not consider letting to pet owners (see Figure 11).

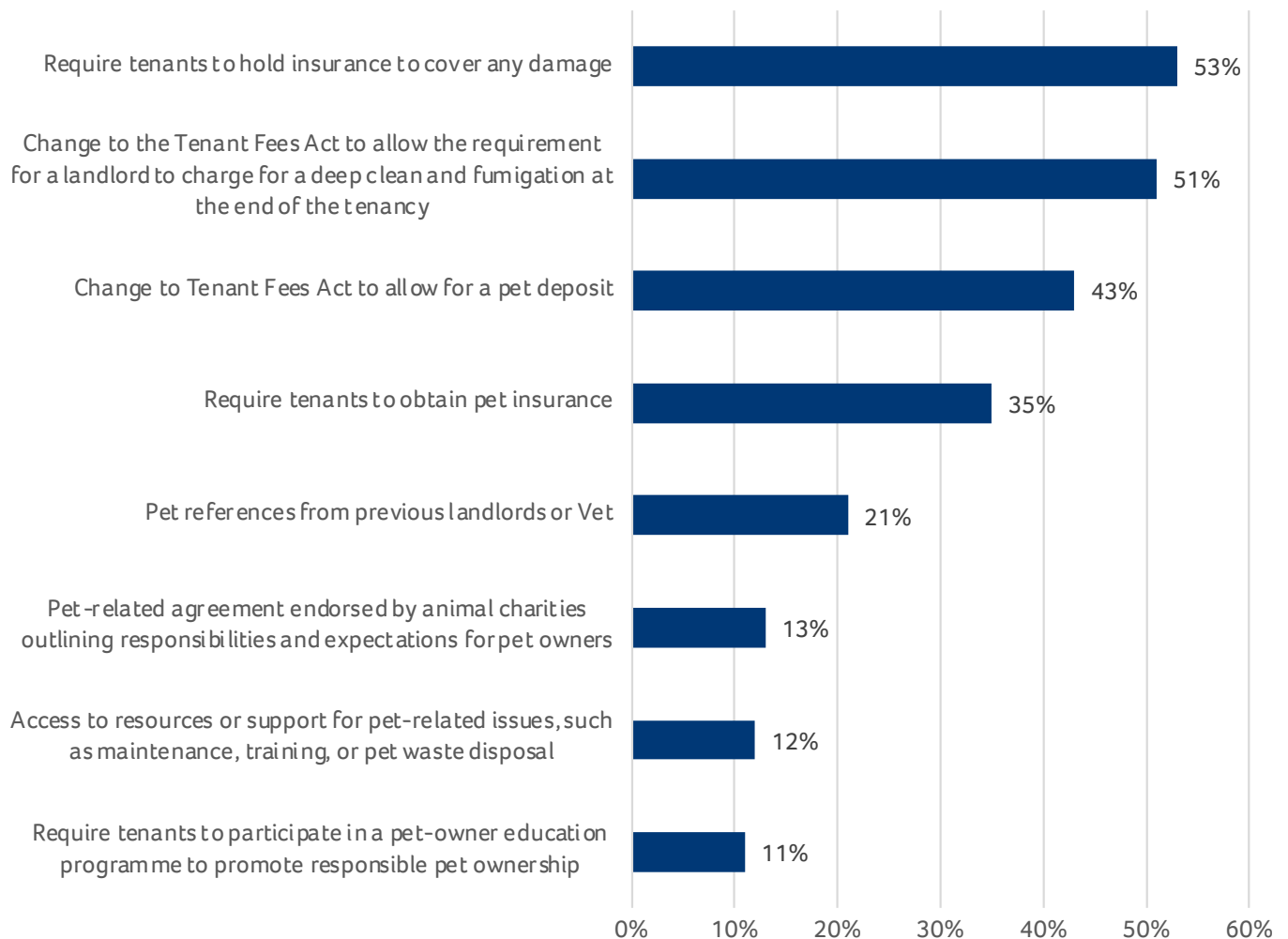
The landlords who haven't rented to pet owners previously were further asked about any further specific policies or incentives that would encourage them to consider pet owners as tenants in their rental properties. Figure 12 depicts the findings of this question.

Out of all the different policies and incentives,

the two most popular were, firstly, requiring tenants to hold insurance to cover any damage (53%), which is covered by the Renters Reform Bill and secondly, to change the Tenant Fees Act to allow the landlord to charge for a deep clean and fumigation at the end of the tenancy (51%), which is not currently being considered by the Government. The least popular initiatives or policies were requiring tenants to participate in a pet-owner education programme (11% of non-pet renting landlords), and the landlords having access to resources or support for pet-related issues (12%). The findings indicate that landlords' concerns or fears over potential loss or risk, either from damage or cleaning/fumigation, are potential barriers to increasing the amount of landlords willing to consider pet owners.



**Figure 12. Landlords' responses to whether different policies or incentives would encourage them to consider pet owners as tenants in the future**



■ What specific policies or incentives would encourage you to consider pet owners as tenants in your rental properties? (N=506)

## Summary of findings

In this comprehensive summary section, we distil key insights derived from an in-depth exploration of various facets surrounding pet ownership within the private rental sector. Our research challenges prevailing stereotypes and offers nuanced perspectives on the dynamics between landlords, renters, and pets. This summary encapsulates a multifaceted narrative that advocates for a more inclusive and understanding approach to pet ownership in rental properties. These insights not only debunk common misconceptions but also highlight the tangible benefits of embracing pet-friendly policies for both landlords and tenants.

- Pet damage is infrequent:** A significant majority of landlords who rented to pet owners (76%) reported an absence of pet-related property damage in their most recent tenancies. A minority of pet-owning renters reported issues related to their pets causing damage (5%) or increased wear and tear (11%) in their rented properties.
- Pet damage is not severe:** When pet-related damage occurs in rental properties, it tends to be predominantly of a minor or moderate nature, rather than severe.
- The cost of pet damage is mostly covered by renters:** Landlords reported an average cost of £300 for pet-related damages, contrasting with £775 for non-pet-related damages. For renters with pets, the average cost of pet-related damage was £200, compared to £215 for non-pet-related damage. The majority of landlords (64%) and the majority of renters (75%) reported that the cost of the pet damage was covered by the tenant through the deposit or through additional payment.
- Lower levels of non-pet damage and wear and tear:** Landlords who rented to pet owners experienced slightly lower proportions of damage caused by tenants (20%) and increased wear and tear (21%) compared to those who did not rent to pet owners (24% and 31%, respectively). Pet-owning renters reported causing less damage (4%) and less wear and tear (13%) compared to renters without pets (5% and 19%, respectively).
- Pet-owners in general stay for longer in the property:** Pet-owning renters demonstrated longer tenures, on average renters with pets stayed for 62 months, compared to 57 months for renters without pets. Furthermore, 55% of pet owners stayed for three years or more in their property, compared to 48% of non-pet renters. A sub-analysis indicated that renters with openly allowed pets had longer average tenures (63 months) than those with secret pets (55 months).
- A minority of pet-owners keep their pet secret:** The majority of respondents (88%) indicated that their landlords had agreed to allow their pet. A minority of renters (10%) reported that they kept the pet a secret.
- Positive relationships with pet-owners:** Nearly three quarters (74%) of landlords renting to pet owners reported a good relationship with their renters. In comparison, a small proportion of landlords renting to non-pet-owners reported a positive relationship (70%). A significant majority of pet-owning renters (75%) reported a positive relationship with their landlords, slightly more than renters without pets (71%).
- Satisfaction with renting:** An overwhelming majority (80%) of pet owners expressed satisfaction with being a renter, in comparison to 74% of renters without pets.

- **Feelings of home and belonging:** Among renters, 82% of pet owners felt at home in their rented property, with a slightly higher proportion (83%) when the pet was allowed compared to being kept secret (77%). Over half (56%) of renters with pets reported feeling part of their local community. Pet owners, compared to non-pet owners, demonstrated a higher sense of community belonging (56% vs. 47%) and feeling at home (82% vs. 76%).
- **Anxiety in raising repair issues:** Pet-owning renters (48%), particularly when keeping the pet a secret (64%), expressed higher anxiety levels about raising repair issues compared to renters without pets (38%).
- **Perceptions of the Renters Reform Bill:** Non-pet owning tenants indicated potential shifts in pet ownership decisions if the Renters Reform Bill is passed. Landlords, particularly those who hadn't rented to pet owners previously, showed mixed responses to the proposed bill. Nearly 4-in-10 landlords (38%) who had not rented to pet owners previously, would be willing to let to pet owners due to the measures in the Bill. Furthermore, landlords expressed preferences for policies like requiring insurance and the ability to charge for cleaning and fumigation to mitigate potential risks associated with renting to pet owners.

In conclusion, the comprehensive examination of various aspects related to pet ownership within the private rental sector challenges prevalent stereotypes and sheds light on the benefits of renting to pet owners.

Landlords who embrace pet-friendly policies experience positive relationships with their renters, and a significant majority of pet-owning renters express satisfaction with their renting experience.

Notably, the study dispels fears surrounding pet-related damage, revealing that landlords who rented to pet owners experienced lower levels of damage and wear and tear. Moreover, the reported pet damage tends to be minor or moderate, with costs predominantly covered by tenants through deposits or additional payments.

Importantly, pet owners, both landlords and renters, demonstrate a stronger sense of home, community belonging, and longer tenures, challenging misconceptions and emphasising the potential advantages of fostering a pet-inclusive rental environment. These findings provide a compelling argument for reconsidering traditional attitudes towards pet ownership in rental properties and highlight the positive impact on both landlords and tenants.



# Cost-Benefit Analysis of Renting to Pet Owners

This section of the report sets out the methodology and findings of an innovative cost-benefit analysis relating to landlords renting to pet owners.





## Methodology for our Cost-Benefit Analysis

We follow a cost-benefit analysis (CBA) methodology by Boardman et al. (2018)<sup>66</sup> to provide data-driven evidence on the feasibility of having pet-owner tenants compared to the renting to non-pet-owner tenants. Our CBA looks at the valuation of this issue from a landlord's perspective to calculate the marginal costs and benefits of renting to pet-owners.

Accordingly, we follow the below steps:

- Identify the aims and objectives of the analysis: Our aims are to establish the financial costs and benefits, and the overall financial risk to landlords of accepting tenants with pets and calculate the present value of these future costs and benefits.
- Identify a time period for CBA: Informed by the investment behaviour of landlords based on the collected information, we identify the average duration of investment.
- Identify all the costs and benefits: Informed by the private landlord and renters surveys providing qualitative and quantitative data, we identify the cost and benefits of having pet-owning tenants.
- Quantifying the costs and benefit: We quantify and assign a pound amount value for each of the costs and benefits identified. In doing so, we take into account, using the collected data, the probability of occurrence of certain events that lead to costs and benefits in order to adjust the assigned monetary values.
- Identify a discount and inflation rates: By making an investment to a property (or portfolio of properties), landlords forego potential interest income that they could have earned if they had deposited their funds to risk-free investments (such as bank deposits or purchasing UK gilts). Similarly, costs and benefits are likely to increase at the rate of inflation. Therefore, we adjust the future monetary values for inflation. Assessing the current macro-economic environment, we identify the risk-free interest and inflation rates.
- Calculate the present values: The risk-free rate described above is used to discount the future costs and benefits to calculate the present-day value of all future monetary flows.
- Perform sensitivity analysis: It is often challenging to accurately measure the value of some variables due to potential variability in the costs and benefits, duration of investment, interest and inflation rates. We check the robustness of results utilising sensitivity analysis.

## Identifying the parameters and the process of assigning monetary values for the baseline scenario

Based on the international evidence, we developed a typology of the costs and benefits of landlords renting to pet owners. This includes:

- Benefits: Longer tenancies, lower vacancy rates, lower marketing costs, higher rental income, stronger community ties, improved well-being, and improved landlord/tenant

<sup>66</sup> Anthony E. Boardman, David H. Greenberg, Aidan R. Vining, David L. Weimer, 2018, "Cost-Benefit Analysis: Concepts and Practice", 5th ed., Cambridge University Press.

interactions

- Costs: Pet-related damage, complaints and noise, additional management time, and higher insurance premiums

We then used our survey findings and other evidence to assign monetary values to these costs and benefits. There were some, such as stronger community ties, where direct monetary value to the landlord could not be quantified at this stage. In the next sections, we identify the benefits and costs where monetary values could be assigned. Before that, we set out the macro-economic variables and time period for the analysis.

## Rental period and macro-economic variables

### Rental period

We identify the average rental period as 4 years based on the landlord survey, tenant survey and the English Housing Survey. Our landlord surveys show the average rental being around 28 months. However, our renters survey shows this to be on average 62 months. Therefore, we decided to use an assumption that takes into consideration of different data.

### CBA analysis period

We conduct the baseline CBA analysis for a medium period of 12-years. This assumption is on the basis that purchasing a property for letting, or having a portfolio of properties for a letting business, are often undertaken as a long-term project (or investment). We also choose 12-years for simplicity as all the monetary flows explained above fits well with the 4-year rental period, which equates to 3 cycles of renting for the 12-year analysis period.

### Risk-free rate

As mentioned above, the future monetary

flows would need to be discounted with the risk-free rate (i.e. the opportunity cost of not taking any risk) to be able to compare them as of today. This is an important element of the CBA. In the baseline scenario we use 3% as the average rate that could be expected in the duration of the investment (i.e. 12 years).

### Inflation

The cost and benefits would need to be adjusted with future inflation expectation. It is a difficult task to estimate inflation but based on the Bank of England's (BoE) long-term target of 2% and the current high levels of inflation rates (around 5%), we assume the inflation rate for the whole CBA period to be 3%.

### Benefits

The benefits identified where we were able to assign monetary values based on the survey evidence and broader evidence include the following: the potential to charge higher rents, having tenants for longer and benefits attached to that, cost savings from shorter void periods and tax benefits of potential costs.

We explain each of these benefits and their sub-components below:

#### Rental surcharge

We utilise the Landlord survey Question 17 (Q17P) to gather this information ("For your most recent tenancy with a pet owner, did you charge a higher rent to allow pets?"). The answer options for this question are given as ranges (such as £0, £1-25, 26-50, 51-75 etc.) with the last choice being £200 and over. To calculate the rental surcharge, first we take the average value for each range (for example, for £26-50 bracket we use £37.50), except the highest category which is capped at £200. Second, we take the mean value of

all observations, including the observations where landlords do not charge extra for having a pet, assigned as £0. We find the mean rental surcharge as £29.10 per calendar month (pcm). We then multiply this number by 12, arriving at **£349.20 per year**.

### Administrative savings from a longer tenancy

The evidence review identified that tenants with pets are likely to stay longer in rental properties. Having tenants that stay longer could provide landlords with savings from advertisement, marketing, and agency costs. The findings identified in the previous chapter, identify conflicting data between the landlord surveys and the renter surveys. The English Housing Survey<sup>67</sup> reports the average length of tenure to be approximately 4.5 years. The tenant survey undertaken as part of this study finds that pet owners stay 5 months more in comparison to non-pet owning tenants (62 versus 57 months). The tenant survey is, in this regard, more consistent with the existing evidence and the literature identified in the evidence review.

Therefore, we take the tenant survey results as basis of our analysis. Firstly, we normalise what would be the 5 month longer tenancy for our 48-month cycle (as this is the basis of our analysis). The data (62 versus 57 months) indicates that pet owners stay 8.8% longer than non-pet owners ( $5/57=8.8\%$ ). We apply this percentage to our analysis period of 48 months and multiply this duration with 8.8%. We calculate that for a 48-month period, the longer tenancy equates to 4.2 months ( $48 \times 8.8\% = 4.2$ ).

We then estimate the cost of letting the property per rental period (i.e. every four years). We do this using data on potential

letting agent fees, however, there is wide variability in fees charged depending on the type of service. This can range from a tenant find service (where the letting agent just finds the tenant), or a full management service (where the agent fully manages the property on behalf of the landlord). Fees can range from a monthly percentage of rent, plus a set-up fee, or just a fixed fee. There are also additional add-ons available for landlords. Therefore, after reviewing comparison sites<sup>68</sup>, we develop a conservative estimate of £500.

The £500 is the administrative cost for the whole period of renting (i.e. 48 months). We then break this down to find what part of this figure is saved by have a tenant stay longer. We divide £500 by 48 months to get the monthly cost of £10.41. We then multiply this by 4.2 to calculate the savings over the rental period, providing a figure of **£43.75**.

### Tax benefits

Landlords can save money due to tax deductibility of extra cost (such as costs due to pet damage or increased house insurance premiums) that may occur due to renting to pet owners. We calculate the tax benefit using a 20% tax rate (i.e. basic rate), as this reflects the tax rate for the average income in the UK<sup>69</sup>.

Tax savings for increased insurance premiums and extra costs are calculated as **£3.40** ( $£17.00 \times 20\%$ ) and **£23.00** ( $£115.00 \times 20\%$ ) per rental period, respectively. The costs used in these calculations are explained in the below section in more detail.

### Costs

The costs identified where we were able to assign a monetary value based on the

67 Department for Levelling Up, Housing and Communities (2023). English Housing Survey 2022 to 2023: Headline report. DLUHC: <https://www.gov.uk/government/collections/english-housing-survey-2022-to-2023-headline-report>

68 For example: <https://rentround.com/average-letting-agent-fees/>

69 <https://www.gov.uk/income-tax-rates/previous-tax-years>



survey evidence and broader evidence are identified as pet related damage, cleaning and fumigation, redecorating, managing noise and other complaints, evicting a pet-owner, and increase cost of insurance premiums.

We explain each of these costs and their sub-components below:

### Pet related damage

For pet related damage, we examine the additional cost of the damage when the pet is in the property. For a conservative estimate, we utilise the data from the landlord survey. Further, we use the median value of pet-damage as the mean value is impacted from tail observations heavily.

The median value reported is £300<sup>70</sup>. We then adjust the reported median value with the probability of pet damage occurrence. We calculate the probability of pet damage (i.e. those landlords reported damage) and find that this is 23.9%. Multiplying £300 with 23.9%, we obtain £71.70 per term as average pet damage cost.

Our data also shows that only a portion of the pet damage costs is covered by the landlord as in many cases either the tenant or the insurance cover these costs. Therefore, we adjust this value with the probability of pet damage that has to be covered by the landlord. We find that 23.1% of pet damage is eventually covered by landlords. Multiplying £71.70 by 23.1%, we calculate the pet damage amount as **£16.50 per rental period**.

### Pet related cleaning and fumigation costs

To calculate the costs for pet related cleaning and fumigation costs, we utilise the responses from the landlord survey (see Figure 9).

Landlords reported varying degrees of cleaning and fumigation requirements as no need (19%), light (38.4%), moderate (30%) and extensive (12.6%). We assign £25 per hour of cleaning and fumigation costs. We assume that light, moderate and extensive would require 1, 2 and 3 hours of cleaning and fumigation, respectively. Based on these numbers we calculate the average cleaning and fumigation cost to be £34.00 per term.

However, this cost for cleaning is unlikely to be met by the landlord in full. Cleaning is one of the most common areas of dispute, according to the Tenancy Deposit Service (TDS). Using data from the TDS Annual Review 2022/23 on Insured deposits, as there was a substantially higher level of disputes, awards were split 12% completely to the Landlord or Agent, 18% completely to the Tenant, and 70% of disputes ended with the award split between both parties. The split award indicates that the landlord was awarded some part of the deposit, but not the full amount requested.

We use this data to develop a formula for how much of the cleaning and fumigation costs would be borne by landlords. Unfortunately, there is no public data to determine how much a landlord receives out of a deposit in the split award. Therefore, for the purposes of this analysis we split this in half, whilst acknowledging that this is a simplified assumption, this brings us to 47% of landlords successful at dispute, and 53% of tenants successful at dispute. Therefore, we developed a conservative estimate of 47% of renters cover the cleaning and fumigation costs<sup>71</sup>. Therefore, we multiply £34.00 with 53% to find out the part of the costs that would need to be covered by the landlords, which is **£18.02 per rental period (of 48 months)**.

<sup>70</sup> It is important to note that when calculating this value, we exclude extreme observations which are reported values more than £10,000.

<sup>71</sup> It is important to note that it is likely that based on the findings in relation to pet damage, that a greater proportion of renters are likely to cover this cost. Therefore, our estimation is likely to over-represent the costs borne by landlords.

### Pet related decorating costs

We find the median pet related decorating costs for pet-renters and decorating costs for non-pet-renters as £590 and £500, respectively. It is important to note that we exclude extreme observations which are the reported values more than £10,000. The extra decorating costs due to renting to pet-owners is **£90 per rental period**.

### Pet related noise and complaint costs

We identify that the median value of hours spent to deal with these types of issues is 4 hours. It is important to note that we exclude any observations that reported more than 24 hours of work dealing with these issues. We then multiply 4 hours with the cost of per hour labour work, which we use the living wage of £11.44 per hour to do so. This gives us £45.76.

We then multiply this value with the probability of a complaint, which we calculate to be 16.0%, based on the proportion of landlords that have experienced this issue. Overall, the average cost of dealing with pet related noise and complaint is found to be **£7.32 biennially**. We incorporate this cost to the model biennially with the assumption that it may happen twice, on average, per rental period.

### Pet related tenant eviction

We identify that the median value of hours spent to deal with eviction is 7 hours. It is important to note that we exclude any observations that reported more than 100 hours of work dealing with eviction. We then multiply 7 hours with the cost of per hour labour work, which we use the living wage of £11.44 per hour. This gives us £80.08.

We then multiply this value with the probability of a complaint, which we calculate from the

average of landlords and renters survey, reported to be 6.4%. Overall, the average cost of dealing with pet related tenant eviction is found to be **£5.13 per rental period**.

### Increase in insurance premiums

We utilise responses to the landlord survey to calculate this variable (see Table 12). It is reported that the median value is 10% increase. Here, we exclude any observations which is reported more than 200%. We then obtain the average house insurance for the UK, which is reported to be, on average, £170 per annum<sup>72</sup>. Based on this value, we calculate the average insurance premiums increase to be **£17.00 per year**.

We use an Excel spreadsheet to setup our CBA model and calculate the present values of all future monetary values (i.e. discounting).

Net Present Value (NPV) in Cost Benefit Analysis is a financial concept used to evaluate the profitability of an investment or project over time. It measures the difference between the present value of cash inflows (such as revenue or savings) and the present value of cash outflows (such as costs or expenses) associated with the investment.

In simpler terms, NPV tells us whether the benefits of an investment outweigh its costs, by considering the value of money over time. A positive NPV indicates that the benefits exceed the costs, suggesting the investment is profitable. On the other hand, a negative NPV suggests that the costs outweigh the benefits, signalling that the investment may not be financially worthwhile.

For our baseline scenario, we find that the Net Present Value of all future monetary cash flows is **£3,800**. This finding indicates that over the course of 12 years, the total monetary benefits exceed the costs. On average, landlords can

<sup>72</sup> <https://www.nimblefins.co.uk/landlord-insurance-uk/average-cost-landlords-insurance#:~:text=The%20cost%20of%20landlord%20insurance%20starts%20from%20an,property%20was%20built%20as%20well%20as%20optional%20extras.>

expect to gain more financially from renting to tenants with pets than they spend on associated expenses. Therefore, renting to pet owners can be financially viable and beneficial for landlords.

It is important to note here that the positive monetary value does not consider the size of the initial investment made by a landlord. In other words, the perceived benefit may depend on the value of the investment (i.e. the value of the property).

This is why it is important not to get lost in the monetary value. However, even at the minimum of zero net present value, the CBA shows that renting to pet owners is no different to other renters, considering all the eventualities, costs and benefits.

We present the baseline model in the figure on the next page.







## Sensitivity analysis

We have undertaken several sensitivity analyses to examine several different options and scenarios. These include the following:

- Property Type (whether the property was small or large)
- Renter Type (whether the renter was a family or other)
- Landlord Portfolio type (comparison between small [1 property], medium [2 to 4 properties] or large [5 or more properties])
- Location (comparison on whether the property was in London or elsewhere in England)
- Pet (comparison between cats and dogs)
- Pet rents (comparison between landlords who charge a pet rent and those that do not)
- Void periods (introducing a cost for the slightly longer mean average void period)
- Analysis Period (reducing the investment period from 12 to 8 years)
- Inflation and risk-free rates
- Rental surcharge (calculation of minimum level of rental surcharge where present value would equate to 0)

These sensitivity analyses are described in Table 17 and in the text below.

### CBA analysis period

As preliminary sensitivity analysis, we examined how changing the CBA analysis period from 12 to 8 years may impact the

results. Shortening the period, we obtain a present value of £2,532. Hence, we still observe a positive outcome.

### Inflation and risk-free rates

We also examine two scenarios where the inflation drops to the BoE target of 2%, while the risk-free interest rate increases to 5%. This yields to a value of £3,168. The opposite scenario where the inflation rate is 5% and the risk-free interest rate 2% yields to £4,611. Overall, we still obtain positive values.

### Void periods

The evidence identified in the evidence review indicated that the void periods may be shorter for landlords who let their properties to pet-owner tenants. However, our landlord survey showed that the mean void periods are slightly longer for landlords letting to pet-owner tenants. As the evidence is unclear and conflicting, therefore, we have included this as a separate sensitivity analysis to examine the potential effect of this slightly longer void period.

We utilise the landlord survey's pet-renting void period (3.9 weeks average void period) and non-pet-renting void period (3.4 weeks average void period) to calculate the void periods. We identify that pet-owner-letting landlords lose, on average, 0.5 weeks of income per rental period due to a longer void period. Subsequently, we identify the average rent in the UK (excluding London) using the HomeLet Rental Index<sup>73</sup>. This is reported as £1,068 per year (at the time of writing). We divide this value by 52 to calculate the average rent per week and then by 2 to represent the 0.5-week void period. Overall, we arrive at the monetary value of -£123.23 per rental period of potential income loss to pet-renting landlords due to void periods. However, even

73 <https://homelet.co.uk/homelet-rental-index#:~:text=The%20average%20rent%20in%20the%20UK%20is%20now,on%20last%20month%20and%205.7%25%20on%20last%20year>

**Table 17. This shows the net present values (NPV) under each of these different scenarios**

Sensitivity analysis	Outcome
Property Type	We identify a present value of £5,715 for Small Properties, and a present value of £4,208 for Large Properties. In both scenarios, renting to pet owners is identified as being beneficial to landlords.
Renter Type	We identify a present value of £4,260 for Families and a present value of £3,657 for all other renter categories. In both scenarios, renting to pet owners is identified as being beneficial to landlords.
Portfolio Type	<p>We found the following:</p> <ul style="list-style-type: none"> <li>• Small landlords: present value £2,335</li> <li>• Medium landlords: present value £3,815</li> <li>• Large landlords: present value £6,292</li> </ul> <p>In all scenarios, renting to pet owners is identified as being beneficial to landlords. The higher present values for larger landlords is driven by a higher pet rent value. This might be due to how landlords operate their portfolio, with larger landlords more likely to charge a standard pet rent.</p>
Location	We identified a present value of £6,231 for London, and a present value of £2,708 across the rest of England. In both scenarios, renting to pet owners is identified as being beneficial to landlords.
Pet type	We identified a present value of £2,308 for Cats, and a present value of £3,815 for Dogs. In both scenarios, there is a benefit for landlords to rent to owners of either type of pet.
Pet rents	We identified for the sub-sample, where only pet rents are charge, a present value of £8,438. For the sub-sample of landlords where no pet rents were charged, a total present value of -£198. This suggests that there is a slight negative financial implication for landlords. We calculate a minimum surcharge of £2.71 per month would lead to a present value of 0.

in this scenario, we identify a present value of £3,439 and a positive financial outcome for private landlords in renting to pet owners.

**Rental surcharge**

Finally, we calculate the minimum level of rental surcharge needed to achieve a present value of 0. We find that a charge of £2.71 pcm surcharge would lead to this outcome. In other words, an extra charge of £2.71 should cover all the extra relevant costs that may arise due to renting a property to a pet owner.

**Key conclusions**

This is the first time a cost-benefit analysis has been undertaken to explore the potential benefits and costs to private landlords who rent to pet owners. This innovative study has identified a range of costs and benefits for private landlords, and we have followed a cost-benefit analysis (CBA) methodology introduced by Boardman et al. (2018) . Overall, the cost-benefit analysis highlights that renting to pet owners is a positive for private landlords and can be financially beneficial.

# Conclusions and recommendations

**This chapter draws out the key conclusions from this study and the main recommendations for policymakers, the property sector, and for stakeholders to encourage greater numbers of landlords to be pet friendly.**

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## Conclusions

Being able to have a pet can support people to feel at home in the property, foster community connections, and can have positive benefits to an individual's health and well-being. Our study shows the positive benefits for landlords, including longer tenancies and improved communication and relationships between tenant and landlord.

Our research findings debunk common myths and challenge stereotypes of renting to pet owners. Most pet-owning renters manage their pets without causing disruptions or damages in their rented homes. Pet damage is infrequent, not severe, and in most cases, there is no financial loss to the landlord.

Overall, our cost-benefit analysis found a positive Net Present Value and that renting to pet owners can be both financially viable and beneficial for landlords.

Despite this, the evidence shows obstacles for renters in finding pet-friendly properties, including restrictions imposed by landlords and potentially higher costs, leading renters to accept poorer-quality housing or even relinquish their animal companion.

The Renters Reform Bill currently going through the UK Parliament represents a potential major transformation in how the private rented sector operates. In particular, it gives renters more power in asking for a pet. Landlords will not be able to unreasonably refuse a request to keep a pet and will be able to require that pet damage insurance is in place.

Nearly one-third of renters without pets (29%) said that if the legislation were passed, they would be more inclined to consider having a pet. Landlords were also positive about the measures included in the Bill. Out of all the different policies or initiatives presented to

landlords, the two most popular were, firstly, requiring tenants to hold insurance to cover any damage (53%), which the Renters Reform Bill includes, and secondly, changing the Tenant Fees Act to allow the landlord to charge for a deep clean and fumigation at the end of the tenancy (51%), which is not currently being considered by the Government.

**The findings demonstrate that the Renters Reform Bill and measures, such as allowing for pet damage insurance, are critical to improving the situation for pet owners across the rental sector.**

Legislative changes alone are insufficient; they must be accompanied by a cultural shift within the rental sector, emphasising the importance of providing renters with a sense of security and home.

To conclude, **pet-friendly renting is a win-win situation for landlords and renters.** With longer, more stable tenancies, happier renters, and the right safeguards in place, it can be financially sound, with minimal risk of damage. It is time for change, with action needed to move forward for a better private rented sector.

## Our recommendations

Based on this research, we have the following recommendations:

### 1. Implementation of the Renters Reform Bill

The reforms contained in this Bill are vital to supporting pet owners in the private rented sector. The measures will provide greater assurance to renters and provide enhanced security – in the form of damage insurance – to landlords. Efforts are needed to ensure that the insurance market is developed, and affordable products are available. Otherwise, those most affected by the barriers to pet-

friendly properties – low-income households and those escaping domestic abuse – will continue to face barriers to having a pet. The broader reforms in the bill are crucial to improving the private rented sector in England, giving renters greater security – such as removing section 21 evictions and enhanced redress – that could empower renters to challenge poor practice and reduce anxiety about raising concerns about repairs.

## **2. Devolved Governments should consider new laws to support pet-friendly properties**

The Scottish Government examined proposals for tenants to have the right to a pet as part of the New Deal for Tenants and the draft Rented Sector Strategy consultation. All devolved governments should consider what policies can be introduced to remove barriers for pet owners while ensuring landlords have the necessary security.

## **3. Ensure there are routes for dispute resolution and redress**

Governments should make efforts to ensure there are routes for effective dispute resolution between landlords and renters where an issue does arise. This will help to ensure that issues, whether on the renter's or landlord's side, can be addressed before culminating in a breakdown of the relationship. Furthermore, if the Renters Reform Bill and similar measures are introduced, there will need to be effective redress available to renters to ensure they can enforce their right to have a pet.

## **4. Break down barriers to affordable and fair pet-friendly rentals**

Our findings illustrate that the barriers to pet-friendly rentals can affect particular groups more acutely, including lower-income households and individuals trying to escape domestic violence and homelessness. The

proposed rights in the Renters Reform Bill are necessary, and providing the option for pet damage insurance will be essential. However, there needs to be considerations regarding the affordability and fairness of the costs associated with pet-friendly rentals. Additional pet surcharges on top of insurance could be an unfair barrier. Our findings identified that nearly half of landlords were charging a pet rental surcharge. However, 76% of landlords reported no additional damage costs associated with pets and of the minority that did, most were able to recoup some if not all of the cost through the standard security deposit. More academic research on breaking down barriers to support pet-friendly rentals, such as the affordability and fairness of insurance and pet surcharges, alongside the need for and opportunity of other measures, is needed to guide the discussions and considerations on making the sector open to all.

## **5. Cultural change is necessary**

The measures included in the Renters Reform Bill will provide the legal foundations. However, the culture needs to change and support private landlords to encourage pet-friendly rentals. Effective and consistent communication from stakeholders across the sector is needed to highlight the benefits of renting to pet owners and raise awareness of routes for redress, insurance, and dispute resolution.





## About Battersea Dogs & Cats Home

Established in 1860 to care for abandoned animals, Battersea aims never to turn away a dog or cat in need of help. In 2023, we directly helped 2,529 dogs and 2,452 cats across our three centres. Battersea also aids and supports animals beyond our gates. We run the Battersea Academy which provides best practice, operational advice and support to rescue charities caring for the UK's animals and animals across the globe. Battersea has supporters all over the UK and campaigns on behalf of cats and dogs.

Issues relating to housing are the second most common reason that animals are relinquished to Battersea. In 2018, Battersea published its research report to launch our Pet Friendly Properties campaign, first looking at the social housing sector, before following this with a report examining the issue in the private rented sector in 2022. Battersea is working with landlords, tenants and other stakeholders to promote more pet friendly housing options across the UK.



Scan this code to visit the Pet Friendly Properties campaign website.

**[HTTPS://BATTERSEA.ORG.UK/WHAT-WE-DO/ANIMAL-WELFARE-CAMPAIGNING/PET-FRIENDLY-PROPERTIES](https://battersea.org.uk/what-we-do/animal-welfare-campaigning/pet-friendly-properties)**

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