February 16, 2023



Housing and Homelessness Prevention Committee

1150 Minnesota Senate Bldg. St. Paul, MN 55155

## RE: SF 371/HF 831, SF 556/HF 758, and SF 762/HF1532 – Addressing housing availability and access with pet-inclusive policies

Dear Chair Port, Vice Chair Bolden, Ranking Member Lucero and members of the Housing and Homelessness Prevention Committee.

On behalf of the undersigned organizations, we write to ask the committee to consider the following legislative package to help address the housing crisis in Minnesota by improving access to affordable housing by expanding pet-inclusive policies in both rental and owned housing.

Each year, tens of thousands of pets enter Minnesota's animal shelters and some of the most frequently cited reasons for relinquishing a pet is because of a housing, moving, or landlord issue. Although a surprising three-quarters of renters are pet owners, pet-inclusive housing in Minnesota remains scarce. With 72% of Americans reporting that pet-friendly housing is challenging to find, as much of it carries restrictions placing an excessive burden on pet-owning tenants, and 59% saying that even where it may be available, it's unaffordable. It's clear there is a distinct need for additional pet-inclusive housing. According to research from My Pit Bull is Family based in Minneapolis, less than 7% of pet-friendly rentals have no breed or weight restrictions, making it extremely difficult for families to find housing that will allow their dog.

To help improve access to housing during this time of unprecedented housing challenges, we propose policies that address subsidized housing, liability insurance for dog owners, and anti-declawing and anti-devocalization leasing policies.

The majority of available pet-friendly housing tends to be highly circumscribed, typically with breed and weight restrictions or exorbitant monthly pet fees, resulting in the effective exclusion of a large portion of pet owners as eligible prospective tenants. Between the combination of the lack of pet-friendly housing overall, and expensive or restrictive provisions within what is available, it is low-income families who are disproportionately impacted. By requiring housing developments financed through the Housing Finance Agency to have pet-inclusive policies that are free from breed or weight restrictions and do not require tenants to pay monthly pet fees on top of regular monthly rent and security deposits, more housing will be available for pet owners and fewer families will have to choose between having a roof over their head and keeping their beloved pet. Additionally, lack of pet-friendly affordable housing options makes exiting homelessness more difficult for Minnesotans around the state. By implementing pet-inclusive policies, Minnesota can reduce these barriers to exiting homelessness.

Another challenge is the cost and availability of property insurance. As it stands many insurance providers deny homeowners' insurance coverage and renewals, create policy exclusions, or place

limitations on coverage for households based on a policyholder's breed of dog. This practice disproportionately affects low-income households, can contribute to housing insecurity, and unnecessarily runs down finite resources of local animal shelters. Furthermore, it's a policy that is unjustified as it is not supported by data that typically advises underwriting standards. By prohibiting insurers from considering the breed of a family's dog for underwriting or determining risk or loss homeowners will benefit while keeping families safe and intact.

Finally, we recommend addressing potential harms to animals and renters by prohibiting landlords from requiring declawing and/or devocalization as a condition of a lease. Contrary to its name, declawing surgery, typically done on cats, is a procedure in which the last bones in their toes are amputated. It often causes chronic pain and behavior issues. Similarly, devocalization is a harmful practice. It is a procedure in which a pet's vocal cords are either partially or totally removed and like declawing, comes with serious complications and behavior challenges.

These barriers to access create inequities and contribute to housing insecurity. We believe that housing is a foundational building block in creating equity for pet ownership and keeping families together. Now more than ever, with so many of us experiencing the rising cost of living and an uncertain future, the importance of companionship cannot be overstressed. This legislative package on Pets and Housing will help ensure people living in or seeking affordable rental housing are never forced to experience the anguish and strain of relinquishing a beloved pet due to of a lack of access to safe, affordable, and pet-inclusive housing. With that, we thank the committee for your time and consideration of these important bills. Sincerely,

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POPE COUNTY HUMANE SOCIETY

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