

ORIGINAL RESEARCH ARTICLE

'It's Not as Cut-and-Dry as a Landlord Would Hope' – BIPOC Pet Owners' Experiences Navigating Housing Systems in Four U.S. Cities

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Abstract

Introduction: The lack of pet-inclusive housing is one of the leading reasons for relinquishment to animal shelters in the U.S. However, few studies have focused specifically on Black, Indigenous, and People of Color (BIPOC) pet owners, despite their disproportionate exposure to housing insecurity. This study aimed to identify the barriers and solutions for navigating the lack of pet-inclusive housing in four U.S. cities (Atlanta, Dallas, Los Angeles, and Philadelphia).

Methods: A community-based participatory research approach was used and individuals with lived experience of housing insecurity co-created all aspects of the research. Nineteen virtual focus groups were conducted with 31 participants. The data were analyzed through rapid qualitative analysis.

Results: The results are organized by three themes: barriers, impacts, and solutions. The barriers to pet-inclusive housing included a general lack of pet-inclusive housing, restrictive and unclear pet policies, financial barriers, and challenges related to emotional support animal (ESA) accommodations. The impacts of these barriers included prolonged housing insecurity, noncompliance with pet policies, and pet rehoming. Suggested solutions included housing system reform, expanded supports and services, self-advocacy, and mutual aid.

Conclusion: These findings can be used to develop programs and policies that improve access to pet-inclusive housing and reduce one of the most common reasons for relinquishment to animal sheltering and rescue organizations.

Keywords: *Pet-inclusive housing; community-based participatory research; rapid qualitative analysis*

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Supplementary material

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Housing insecurity in the United States (U.S.) remains a growing public health concern, driven by severe shortages of affordable rental housing. The National Low Income Housing Coalition (NLIHC) estimates that the U.S. has a shortage of 7.1 million rental homes that are affordable and available to renters with extremely low incomes, and just 35 affordable and available rental homes exist for every 100 extremely low-income renter households.¹ Black, Latino, and American Indian or Alaska Native households are disproportionately impacted by this affordable housing shortage.¹

Pets in the U.S. are increasingly seen as family and also serve as an important source of emotional support, physical health, safety, and family stability.² Yet, a recent national survey by the Pet-Inclusive Housing Initiative

(PIHI) estimates that although 78.5% of U.S. housing providers consider their properties to be 'pet-friendly', less than 10% allow pets without breed or size restrictions.³ Common barriers to accessing housing with pets include restrictive policies (e.g., breed, size, or weight restrictions), unclear rules (e.g., lack of written pet policies), and pet-related fees (e.g., pet deposit, pet rent, fees for pet amenities).^{4,5} Competitive rental markets with high demand and limited supply have made it difficult to shift these housing provider practices.^{5,6} To remove these common barriers and create safer and more welcoming housing communities, PIHI defines 'pet-inclusive' as housing that allows pets without breed, weight, or size restrictions, offers basic pet amenities, and does not charge additional non-benefit pet fees. The lack of pet-inclusive housing has

well-documented outcomes, including prolonged housing insecurity and owner relinquishment of pets to animal shelters.⁷ Further, emotional distress for both people and pets may be intensified when there is a shortage of housing options that are pet-inclusive.⁸ As such, increasing access to affordable pet-inclusive housing has implications beyond animal shelter overpopulation, including human well-being and public health.^{9,10}

Few studies to date have examined the experiences of Black, Indigenous, and People of Color (BIPOC) pet owners in navigating the pet-inclusive housing system, despite evidence that BIPOC families bear a disproportionate burden of the housing shortage. To address this gap, the purpose of this study was to identify the needs and priorities related to housing for BIPOC pet owners in four U.S. cities (Atlanta, GA; Dallas, TX; Los Angeles, CA; and Philadelphia, PA) and identify equitable, accessible, and community-led solutions that improve access to pet-inclusive housing for all.

Methods

This qualitative study used the evidence-based research approach of community-based participatory research (CBPR), in which community-based organizations and individuals with lived experience of housing insecurity were involved in all phases of the research process, from study design to dissemination.¹¹ A CBPR approach was selected because the approach results in research that ‘benefits from the collective wisdom of both researchers and communities, which in turn creates more meaningful findings translated to action’.¹¹ The nonprofit legal aid organization, Housing Equity and Advocacy Resource Team (HEART), participated in this CBPR approach as a formal research partner.

Reflexivity statement

The authors recognize that their personal identities, backgrounds, and biases impact the research process, including interactions with the research participants, data collection and analysis, and the interpretation of the findings. The authors’ lived experiences had some similarities and differences with the participant sample. Most of the research team are BIPOC individuals, and all authors are pet owners. All authors’ academic experience includes at least some post-graduate education, with their fields of study including animal welfare, environmental design, public policy, psychology, social work, and sociology. The authors’ past and current career and volunteer contexts include animal welfare, animal sheltering, social work, social science research, housing justice, and legal aid. Most of the authors have experienced housing insecurity and/or challenges when seeking pet-inclusive housing.

The research team utilized reflexive practices throughout the research process.¹² These reflexive practices

included: self-reflection on the power dynamics informing the rapport between researcher and participant and how that might inform how much a participant decides to share about their experience, collaborative modification or refinement of interpretations of the data with consideration of the cultural, historical, structural, and other social context, and member-checking of the findings with the participants.

Ethical review

As a team of nonprofit organizations rather than academic institutions with access to an Institutional Review Board, formal institutional ethics review was not sought for this study. An ad hoc review committee composed of community members, community-based organization leadership, and research professionals reviewed the research protocols. Additionally, the majority of research team members have completed ethics training for human subject research through a university institutional ethics board. This study was designed to ensure that data collection and analysis procedures met the criteria for exemption, including minimal risks to study participants, confidentiality of participants’ identities, and no use of deception. Research materials, including signed consent forms, focus group transcripts, and audio files, are stored in a password-protected data storage system (Google Drive) hosted by Companions and Animals for Reform and Equity (CARE). The ad hoc committee reviewed the study design and determined that the research complied with ethical standards.

Recruitment

The four focus cities (Atlanta, GA; Dallas, TX; Los Angeles, CA; and Philadelphia, PA) for this study were selected based on the highest housing cost burden¹ and locations where the research team has community-based organization partners. There were four inclusion criteria for focus group participants: at least 18 years old; self-identify as BIPOC; a current resident of Atlanta, Dallas, Los Angeles, or Philadelphia; and self-identify with having experienced challenges or barriers to finding or keeping housing that allows pets.

Recruitment was carried out through local community-based organizations, including legal aid and tenant rights organizations, affordable housing providers, and animal sheltering organizations. Due to limited sign-ups through community-based organization recruitment in Dallas, two community-based research assistants provided additional recruitment support by posting the recruitment information in public spaces and recruiting door-to-door in their neighborhoods.

Potential participants completed a pre-screening survey to verify their eligibility and provided their contact information and availability for scheduling the focus group.

A total of 340 individuals completed the screening form. 252 participants (74% of all screening forms) were removed due to lack of eligibility, incomplete screening forms, or duplicate submissions. There were 88 eligible participants (26% of all screening forms) who completed the screening form. 57 eligible participants (65% of all eligible) did not respond to scheduling attempts or did not attend their scheduled focus group. Thirty-one (31) participants completed a focus group. This sample size is aligned with qualitative research best practices, which estimate that a sample size of 24 interviews or 8 focus groups is typically sufficient for achieving theme and meaning saturation.¹³

Data collection and processing

Focus groups were conducted from January 2025 to November 2025. The focus groups were conducted virtually by two bilingual facilitators via Zoom, with the option to complete the focus group in Spanish or English. Nineteen focus groups were completed. All participants completed the focus groups in English. Participants from the same city were scheduled together for focus groups. The number of participants in a focus group ranged from one participant to five participants. Participants completed a demographics survey before engaging in a focus group. An open-ended, semi-structured focus group guide with nine questions was co-created with HEART staff and housing insecurity lived experience experts. The focus group questions can be found in Supplementary materials. Each participant received a \$50 USD electronic gift card through Giftogram as compensation for their participation. The compensation amount was determined using the National Health Council's Patient Engagement Fair Market Value Calculator, which includes the type of research procedure, participant's expertise, and travel time in the recommended compensation amount. With participant permission, the focus groups were audio-recorded and transcribed using Zoom. The focus group transcripts were then manually verified for accuracy using the audio file and de-identified.

Data analysis

The transcripts were coded inductively using Rapid Qualitative Analysis (RQA) methods.^{14,15} The data analysis team was composed of two HEART staff members, three CARE research staff members, and an independent researcher. RQA allowed the team to rigorously and efficiently analyze the data using a structured, team-based approach. This approach was particularly valuable when timely findings were needed for community partners. Each transcript was analyzed using a structured matrix to facilitate cross-group comparisons. The first coder summarized each transcript, selected key quotations, and generated an initial list of themes. Then, the second coder reviewed the summary and quotations, added additional

detail, if needed, and refined the themes to ensure accuracy. In the final step of the analysis process, the full team of coders met to discuss and finalize the list of themes. This iterative coding approach supported the data analysis team in enhancing the trustworthiness of the findings by establishing dependability and confirmability. A summary of the preliminary findings was shared back with focus group participants as a form of member checking to ensure the accuracy and validity of the findings.

Results

The study results are organized into three qualitative themes: (1) barriers, (2) impacts, and (3) solutions. Together, these results highlight how housing systems, policies, and practices shape the housing security of BIPOC families with pets in Atlanta, Dallas, Los Angeles, and Philadelphia.

Participants' characteristics

A total of 31 BIPOC participants across the four focus cities, Los Angeles ($n = 10$), Philadelphia ($n = 8$), Atlanta ($n = 7$), and Dallas ($n = 6$), participated in the focus groups. Most participants identified as women (80.6%) and Black (67.7%). Additional demographic characteristics are presented in Table 1.

Barriers

Participants discussed several obstacles that made it harder to find and keep housing with their pets. These obstacles were frequently related to housing systems, policies, and practices that limited what pet owners could realistically access. These participants often described difficulties in a competitive rental market, where landlords faced little incentive to accommodate pets due to high demand and limited supply. Across all four cities, participants described how the limited availability of pet-inclusive housing, restrictive and unclear pet policies, financial burden of pet deposits, pet rent, other pet fees, challenges related to emotional support animal access and accommodations collectively impact housing stability for pet-owning families.

Limited availability of pet-inclusive housing

Across all four cities, participants described how difficult it was to find housing that allowed pets. This challenge appeared at every stage of housing, from emergency and transitional programs to permanent housing. As one participant explained, 'When it's transitional housing, they can consider [your pet] part of your healing. When it's permanent housing, the request cannot be honored. It almost makes you want to stay put' (FG 2, Los Angeles). Participants also noted that even when housing was labeled 'pet-friendly', many units still did not allow pets or imposed breed, size, or species restrictions.

Table 1. Demographic characteristics for participants (*N* = 31)

Characteristics	<i>N</i> (%)
Gender	
Woman	25 (80.6)
Man	3 (9.7)
Did not respond	3 (9.7)
Race/Ethnicity*	
Black	21 (67.7)
South American/Central American/Mexican	6 (19.4)
East Asian	2 (6.5)
Multiracial	2 (6.5)
Age	
18–24	3 (9.7)
25–34	11 (35.5)
35–44	10 (32.3)
55–64	4 (12.9)
Did not respond	3 (9.7)
Pet ownership*	
Dogs	25 (80.6)
Cats	15 (48.4)
Other pets (included fish and turtles)	1 (3.2)
No current pets	1 (3.2)
Education level	
Some high school	1 (3.2)
High school diploma	10 (32.3)
Some college/currently enrolled	4 (12.9)
Associate degree	5 (16.1)
Bachelor's degree	5 (16.1)
Master's or other graduate degree	2 (6.5)
Professional degree	1 (3.2)
Did not respond	3 (9.7)
Housing status*	
Renter in unit that allows pets	15 (48.4)
Living with family/friends	7 (22.6)
Renter in unit that does not allow pets	6 (19.4)
Emergency or temporary housing	4 (12.9)
Recruitment source*	
Friend, neighbor, or family member	16 (51.6)
Social media	5 (16.1)
Other	10 (32.3)

*Participants could select more than one response; the percentage may exceed 100.

This situation forced participants to decide between having stable housing and keeping their pets. This lack of availability often forced participants to broaden their housing searches to other areas, accept housing that did not meet their needs, or remain in unstable or unsafe living conditions. Several participants mentioned that finding ‘pet-friendly’ housing usually involved dealing with several agencies at once. As one participant shared, ‘With domestic violence support, housing authority, and

housing specialists, it took all three organizations just to find me where I live now ... but my dogs are safe. And I’m okay for now’ (FG 1, Los Angeles).

Restrictive and unclear pet policies

Participants consistently described restrictive and unclear pet policies as a major barrier to securing housing. Policies related to breed, size, species, and the number of pets were commonly cited, with participants reporting particular challenges with medium- or large-sized dogs, pit bull-type dogs, or multiple pets. Even in properties advertised as ‘pet-friendly’, participants often encountered undisclosed restrictions that emerged only after completing unit tours, paying application fees, or at the time of signing the lease. The lack of transparency surrounding pet policies created financial risks and uncertainty for participants and, in some cases, resulted in last-minute housing loss. As one participant explained, ‘When we were looking for houses, it wasn’t specific if pets were allowed. We were on Zillow, so we would go through the application process, get accepted, and it would say that pets were allowed, but then it comes down to having a breed restriction. So now you can still move in, but you will have to get rid of your dog. So, we were even considering that, because it got to the point where we didn’t have housing’ (FG 19, Dallas). Similarly, another participant described conflicting and poorly coordinated pet policies across housing authorities, landlords, and homeowner associations (HOAs), which often left tenants financially committed to a unit while pet-related requirements shifted unexpectedly. As one participant explained, ‘So, I moved from one location to this house and was informed by the landlord at the time that having a pet would not be a problem. And as I was moving in, all of a sudden it was, “Oh, well, by the way, this community requires that you have a fenced-in yard for any dog.” And it became a battle between the landlord saying one thing and then the HOA saying something different. And they’re both pointing at each other. And I had already provided [the landlord] with the deposit. I had already provided [the landlord] with the first month and last month’s rent. All this money that I’ve provided to you, plus a pet fee, and I was stuck, because I had already given up my existing home’ (FG 12, Atlanta). From hidden requirements to breed restrictions, and inconsistent enforcement, these barriers create a housing search environment characterized by uncertainty, financial precarity, and limited choices for pet owners.

Financial burden of pet deposits, rent, and other pet fees

In all four cities, affordability appeared as a major barrier to housing security for pet owners. Pet-related housing costs often exacerbated this. Participants discussed monthly pet rent, non-refundable pet deposits, and other

pet fees that substantially increased housing cost, which were often in addition to already increased rent and in many cases security deposits, making housing unaffordable for many participants. They frequently questioned the fairness and purpose of these fees, particularly given that they already had responsibility for maintaining their units. One participant stated, 'It doesn't make sense why it costs \$600 for a deposit for the pet. And I just paid you a \$1,200 deposit for myself. I don't know anybody who is low-income who can afford that type of doubling' (FG 16, Dallas). Another participant added detail on how these costs impact their ability to provide basic care for their pets, 'That \$100 can go to their food. I still got to feed them. [There are] still vet appointments. You never know, what if they get sick? That pet fee can go towards them. That's like saying you would charge for your children. When you go to a rental, they don't charge you per tenant, so why are you charging me for my pets?' (FG 8, Philadelphia).

Emotional support animal access and accommodation challenges

Participants across all four cities described challenges related to accessing emotional support animal (ESA) documentation and navigating the accommodation processes with housing providers. Barriers included limited access to affordable mental health care, misinformation about ESA documentation, and discomfort with landlords requesting sensitive health information during the accommodation process. Participants expressed uncertainty about their rights and frustration with inconsistent ESA accommodation practices. These challenges with accessing ESAs or navigating the accommodation process often worsened existing housing barriers rather than alleviating them.

Impacts

Participants consistently described pets as family members and sources of emotional support and safety. They also described how the barriers to pet-inclusive housing have significant consequences for housing stability, mental health, and family well-being.

Prolonged housing insecurity

Participants described prolonged periods of housing instability that were directly linked to the inability to secure pet-inclusive housing. Many reported extended homelessness, repeated moves, or extended stays in temporary or unsafe environments to remain with their pets. As one participant stated, 'I was either going to be homeless or get rid of my dog. And of course, I chose to be homeless because I've refused to give up my dog under any circumstances' (FG 15, Dallas). Similarly, another participant shared their difficulties in finding

housing, 'I've been homeless in the streets with both of my pets for almost 5 months. And I'm waiting to get an answer to be put into a shelter or something. But it's really hard, because I have two dogs' (FG 3, Los Angeles).

Noncompliance with pet policies

Participants often found themselves engaging in non-compliance strategies such as hiding pets, walking pets at off-hours, and avoiding maintenance requests and landlord interactions. While these strategies often worked in allowing participants to remain housed with their pets, they also resulted in an increase of stress, anxiety, and vigilance. One participant described, 'I remember walking him at midnight so nobody would see me ... I shouldn't have had to worry about that' (FG 3, Los Angeles). Another participant shared the constant uncertainty involved in hiding pets during inspections and maintenance visits, 'I have just kind of moved my cats in without notifying the landlord. But that gets tricky too, because of inspections and when maintenance has to come out. You put in a maintenance request and then they get to it when they get to it. You don't know what to expect from them. Should I put my cat up before I leave for the day? But then I don't want my cat up all day. So yeah, it's a mess. It's stressful. And then they don't know I have a cat. So when they open the door, is my cat gonna go flying out the door, and then I never see him again? So it has been a headache from my experience in the past. It's like, well, I'm gonna have my cats coming with me. You're just not gonna know about it because of all the policies, fees, and everything else that comes with it. Like, I can barely keep up with rent for me, and now you want me to pay rent for my pets too, so ... I mean, sometimes you gotta do what you gotta do' (FG 9, Philadelphia).

Pet rehoming and family separation

For some participants, barriers to pet-inclusive housing resulted in forced pet rehoming or surrender to an animal shelter. These decisions were described as deeply distressing and rarely voluntary. One participant shared, 'I just have to lose a piece of my family, and that's not fair' (FG 6, Philadelphia). Another described having to give up pets under urgent housing pressure, 'I couldn't have [pets] in the apartment that I moved to at all. And it was the hardest decision ever, and I had to give them away. It was really sad. I couldn't look elsewhere, because at that moment I was in a situation where they were like "you have to leave right now." And I feel like that's really sad to have to choose' (FG 8, Philadelphia). Participants emphasized the lasting emotional impact of these separations from the pets that they consider family.

Solutions

Participants identified multiple strategies to address barriers to pet-inclusive housing, including reforms to the housing system, expanding support services, and advancing community-led solutions. These solutions reflected participants' priorities for affordability, safety, transparency, and proximity to essential resources.

Housing system reforms

Participants emphasized the need for housing system reforms that prioritize transparency and equity in pet-related housing policies. Suggested reforms included: requiring written disclosure of pet policies and fees prior to application; removing breed, size, and number restrictions; regulating pet-related costs; and expanding pet-inclusive housing options across the housing spectrum, including emergency and transitional housing. This participant reflected on the lack of transparency and presence of breed restrictions, 'I just wish it were more transparent. It's like, if it's not illegal for us to have certain breeds of dogs, why do you all restrict the type of breed that can be in certain places?' (FG 19, Dallas). Participants also expressed frustration with housing systems that allowed ESAs but prohibited pets more broadly, noting that such distinctions often failed to reflect lived realities and the importance of the human-animal bond. As one participant said, 'So it's alright if he's my ESA, but it's not alright if he's my family member? It's like, where is the difference? I need my animal, regardless of whether you agree with my reason or not' (FG 6, Philadelphia).

Need for support services

Participants described the gaps in housing and pet-related support services often left them without options when experiencing a housing crisis. Many participants described long wait times, limited services, and a lack of emergency options that would accommodate pets. As one participant explained, 'To be honest with you, it's not a lot of help out here in Texas and Dallas. If they do, there's a long wait. And when you are crushed for time because it's an emergency, you don't have that time to wait. So, I was just stuck' (FG 16, Dallas). Others highlighted the absence of alternatives to pet surrender, noting, 'It's just whenever you're in that position, how can you navigate and keep your animal? You know, give me another solution. What am I able to do at that point? What can I do? Because I'm here, and the only thing that's stopping me is my animal. And then, what makes it so bad is that the shelters are overcrowded. So, would he even get adopted by a good family? It's just so many variables. You know, it's not as cut-and-dry as a landlord would hope. It's not that easy. You don't just get rid of something. You're not just gonna get rid of your child' (FG 15, Dallas).

Community-led strategies

The lack of formal support led participants to rely on community-led strategies, such as community support and self-advocacy, to remain housed with their pets. These approaches include negotiating directly with landlords, seeking individual landlords over corporate property managers, and relying on trusted networks for temporary pet care or housing support. As one participant explained, 'We tried to find a private landlord, because when you have a private landlord, you're able to talk to them. You're able to have those open discussions and similar things. So that was kind of the route that we went. It felt like we had to find some kind of private housing because, here in Dallas and the surrounding areas, a lot of the houses are handled by third parties, so you'll never be able to speak to anyone. So with us being able to speak to him (the private landlord) and allowing him to know the importance of our family and having a dog, and things like that, he was understanding' (FG 19, Dallas). Others emphasized that advocacy was difficult, noting, 'I learned to just voice myself, because the only way you're going to know [if the landlord will allow your pet] is if you speak up. But it's sometimes difficult for me to speak up for myself' (FG 6, Philadelphia).

Overall, participants described several barriers, impacts, and solutions, while highlighting opportunities for policy reforms, community support, and self-advocacy.

Discussion

The goal of this study was to identify community-specific priorities and solutions for increasing pet-inclusive housing in four U.S. cities (Atlanta, Dallas, Los Angeles, and Philadelphia). While there is a growing body of research literature on the topic of pet-inclusive housing in the U.S., there is a dearth of research from the perspective of tenants, particularly tenants with lower socioeconomic status or racially minoritized identities. This study extends the field's understanding of how to advance equitable access to pet-inclusive housing by amplifying the voices of people of color with pets on the topics of the barriers to pet-inclusive housing, the impacts of a lack of pet-inclusive housing, and the priority solutions for increasing access to housing for people and pets, demonstrating how pet-related policies intersect with existing inequities.

This study builds on the existing research literature in several ways. The lack of available pet-inclusive housing units in the U.S. is a well-documented issue in the research literature.^{16–20} There is also a growing body of research highlighting the need for pet-inclusive housing options across the housing continuum from emergency housing (e.g., shelters for unhoused people and domestic violence survivors) to market-rate rentals.^{21–24} Most notably, this study builds on the findings from Rose et al.²⁵ and

Applebaum et al.²⁶ by highlighting the disparate impacts of the lack of affordable and pet-inclusive housing for people of color with pets.

The barriers to finding or keeping housing with pets shared by the participants are consistent with findings from previous research on this topic.^{3,4} Breed and size restrictions and the cost of pet-related rent, deposits, and other fees remain the most prevalent barriers to achieving housing security for renters with pets. PIHI³ found that pet-related fees are the leading barrier for pet owners seeking rentals, with monthly pet rent as the most burdensome across all income levels. Applebaum et al.²⁶ further explored the issue of pet-related costs in housing and identified disparities in the cost of pet-inclusive housing in Texas, and found that low-income communities and communities of color were more likely to pay disproportionately higher fees for obtaining housing with their pets than higher-income and predominantly white communities. Participants in our study spoke directly to how these high pet-related costs impact their ability to obtain basic needs and services for their pets ('That \$100 can go to [my pet's] food').

A unique contribution of this study is the discussion of the barriers associated with gaining access to an ESA and navigating a housing provider's 'reasonable accommodation' process. Mascitelli et al.⁴ highlighted how having an ESA provides a sense of housing security when navigating the limited availability of pet-inclusive units, particularly for lower-income renters who may not be able to afford pet-related housing costs. Similarly, PIHI³ found that many renters are turning to ESA status to circumvent restrictive pet policies, particularly breed and size restrictions. Pallotta²⁷ discussed this perplexing issue where people with pets 'must acquire a medical diagnosis in order to obtain equal access to basic necessities like housing'. If pet-inclusive housing were made more accessible and affordable, reliance on ESA accommodation processes as the only available route to keeping an animal in housing could be reduced. Recently, there have been several concerning developments that create additional barriers to accessing ESAs and navigating the reasonable accommodation process for people with disabilities. For example, California passed a law in 2022²⁸ requiring a therapist and client to have a 30-day relationship before the therapist is permitted to write an ESA letter, which particularly impacts individuals who might need to obtain housing with their pets on short notice (e.g., unhoused individuals, individuals experiencing domestic violence, natural disaster). Additionally, the U.S. Department of Housing and Urban Development (HUD) rescinded the foundational guidance for the reasonable accommodation process for assistance animals in September 2025.^{29,30} In 2026, Colorado codified the assistance animal accommodation process at the state level (HB26-1045³¹), signifying the

importance of protecting these accommodation processes for people with disabilities.

The impacts of the lack of affordable and accessible pet-inclusive housing are a One Health issue, with implications for the well-being of people, animals, and the natural environment.^{4,32,33} The impacts of prolonged housing insecurity and surrender or rehoming of pets that were reported by our participants align with previous research. Several studies have highlighted housing as a leading reason for owner surrender or relinquishment to animal shelters in both the U.S. and Canada.^{7,34,35} Our participants highlighted the emotional impacts of this impossible choice between staying with a member of their family (their pet) or obtaining housing. Mascitelli et al.⁴ also shared stories from participants in Houston, TX who experienced homelessness because they refused to be separated from their pet. These findings align with the Montgomery et al.³⁶ scoping review on the impacts of forced separations for reasons including homelessness, domestic violence, and natural disasters, which found that common outcomes for all three circumstances included significant psychological distress and an increased safety risk (e.g., refusing to evacuate a natural disaster, delaying fleeing an abusive relationship, prolonged homelessness). However, previous studies have not discussed the impacts of pet owners' noncompliance with restrictive pet policies, including hiding pets, and the related stress and anxiety. Future research could explore this issue, including the prevalence of pet-related evictions, further.

The solutions identified, including housing systems reform and the expansion of support services, align with those identified in other tenant-oriented research.⁴ The benefits of keeping people and their pets together, particularly for vulnerable populations, are well documented.^{8,37-39} There is also an increasing body of literature evaluating the impacts of various support service program models designed to reduce surrender to animal shelters and keep people and pets together, including co-sheltering, temporary housing through foster care, and pet deposit assistance programs.^{40,41} In particular, recent research has documented the health benefits of access to legal aid, particularly for tenants experiencing eviction.⁴² Participants in this study discussed some utilization of formal systems of support (e.g., animal shelters, legal aid, case managers). However, the most common approaches for navigating the housing system with pets included self-advocacy and mutual aid. Self-advocacy and mutual aid are commonly reported strategies for navigating systemic barriers.⁴³⁻⁴⁵ To the authors' knowledge, this is the first study to date to explore the use of mutual aid and self-advocacy strategies in the context of navigating pet-inclusive housing barriers. Future research could explore this further.

Implications

Access to stable, pet-inclusive housing is one of the top priorities, following access to food for people and pets, from recent participatory research in Los Angeles and Philadelphia.^{46,47} Based on the priorities and solutions identified by participants, the following actions to advance equitable access to pet-inclusive housing may be considered.

Recommendation 1: Require written and consistent pet policies

Affordable housing funded through federal, state, or local programs should be required to keep written pet policies and submit documentation of the policies to the enforcing agency. This policy recommendation aligns with existing reporting requirements for many U.S. housing providers, including the U.S. Department of HUD's guidelines on tenant selection criteria.⁴⁸ Pet policies should also be publicly available (on a website) or otherwise easily accessible to potential tenants. Making this information easily accessible can remove a significant barrier during the tenants' search process and ensure that pet policies are consistently applied for all applicants.

Recommendation 2: Eliminate or reduce pet-related rent, deposits, and other pet-related fees

No federal regulations in the U.S. currently govern what constitutes a reasonable or acceptable pet fee, pet deposit, or pet rent. However, some states (e.g., Colorado's HB23-1068) and local jurisdictions (e.g., Washington, D.C.'s Law 25-308) have implemented such policies. Lawmakers should also consider disallowing pet deposits that would cause the total security deposit amount to exceed the statutory maximum that can be charged in states with such caps. Recent research⁴⁹ found that in rare instances where pet-related property damage occurs (less than 10% of cases), the average damage related to pets is approximately \$210, an amount easily covered by typical security deposits. Therefore, housing providers could be required to apply the security deposit paid by renters to any pet-related damages, rather than charging a separate pet deposit. If pet-specific deposits are to be collected, they should be refundable, and housing providers should be required to apply all applicable security deposit laws to pet deposits (e.g., placing the deposit in an interest-bearing account or providing a written, itemized explanation of how security deposit funds were spent). Housing providers should be prevented from charging pet rent that is not tied to any actual pet-related maintenance or amenity costs. One approach may be to entirely disallow pet rent when there are no pet amenities at a property, or to limit the amount a housing provider can charge for pet fees to a percentage of the total rent. Another approach to better protect tenants with pets might include integrating pet rent into the calculation of an allowable rent increase under rent stabilization laws, where applicable.

Recommendation 3: Eliminate or reduce pet restrictions based on breed or size

All government-subsidized housing should be pet-inclusive, without restrictions on the basis of breed or size. Housing providers who are concerned about damage to the unit by certain types of pets should consult the research literature, which has largely debunked the myth that breed or size predicts damage to housing.^{49,50} Housing providers can also implement community health and safety guidelines (e.g., leash requirements, designated pet waste disposal stations) and offer pet amenities that encourage socialization, enrichment, and pet well-being (e.g., fenced pet exercise areas, grooming stations) to reduce health and safety concerns and further reduce the likelihood of property damage. Eliminating the restrictions on pets, particularly based on breed or size, can reduce reliance on ESA accommodation processes as the only available route to navigate housing restrictions.

Recommendation 4: Integrate place-based planning and pet amenities in housing development

Place-based strategies for housing development ensure affordable housing opportunities are located in areas that also have access to high-quality education, healthcare, and employment opportunities.⁵¹⁻⁵³ Given the gaps in housing and pet-related support services that were identified by the participants, housing developers should consider access to pet-related needs (e.g., pet-inclusive park or green space, low-cost veterinary care and grooming, pet retail stores) when selecting a location for a pet-inclusive housing community.

Strengths and limitations

Few studies have captured the experiences of BIPOC pet owners within human-animal interaction research. This representation of marginalized voices fills an important gap in the research literature and should inform future programs and policies. Further strengths include participants drawn from four geographically distinct cities, the inclusion of both dog and cat owners, substantial representation of Black participants, and the use of community-based participatory methods with people who have direct experience of housing insecurity. Previous research has given limited attention to the perspectives of young adults and cat owners.

Participants were recruited specifically because they had experienced difficulty finding or keeping housing with their pets, so these findings describe the character of those difficulties rather than how common they are. Of the 88 respondents who were eligible, 57 did not attend a scheduled session, and those who took part may differ in ways this study cannot assess. Numbers of participants within each city were small, ranging from 6 in Dallas to 10 in Los Angeles, which limits comparison

between cities, and sessions varied in size. All sessions were held virtually, which required internet access and a device, and may have excluded those in the most precarious housing circumstances. There are also a few areas where representation could have been improved, including the American Indian or Alaska Native group and individuals speaking languages other than English. While participants were provided the option to participate in Spanish, the participants in this sample were all bilingual in English and Spanish or English-speaking only. Limited English language proficiency is a known barrier to housing security in the U.S.,^{54,55} so further research to advance housing equity should seek the perspectives of pet owners who speak languages other than English.

Finally, the data collection was conducted in Atlanta, Dallas, Los Angeles, and Philadelphia to explore community-specific challenges and solutions and therefore should not be generalized to other cities. This research underscores the importance of participatory research approaches to identify community-specific priorities and amplify community-led solutions. Detailed reports and recommendations for community-specific solutions were disseminated to leaders in each community separately; however, these data were combined for this manuscript to describe the breadth of experiences across the four communities. There was significant congruence of barriers and proposed solutions across the four communities, which suggests that these findings could be relevant in other communities. More research is needed to understand the similarities and differences between the pet-inclusive housing system in these cities compared to other areas.

Conclusion

These findings can be used to develop programs and policies that improve access to pet-inclusive housing and reduce one of the most common reasons for surrender to animal sheltering and rescue organizations.

Authors' contributions

Conceptualization – SMH, DC, LAL. Data curation – SMH. Formal analysis – DC, ZB, LHL, DB, CM, SMH. Funding acquisition – SMH. Investigation – DC, ZB, SMH, CM, DB. Methodology – SMH. Project administration – SMH. Resources – SMH. Supervision – SMH. Validation – SMH, LAL, DC. Writing – original draft – SMH, CM, DB. Writing – review & editing – LAL, LHL, DC.

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