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SUPPORT NEVADA SENATE BILL 166

At a time of unprecedented instability in the rental housing market, SB 166 represents an opportunity to remove unnecessary barriers to families seeking to rent with their beloved pets. SB 166 would expand existing prohibitions against using dog breed in underwriting of property insurance policies to include commercial multifamily policies (landlord policies). The bill would also ensure that tenants living in supportive housing properties financed using state funds are permitted pets.

Pets and Property Insurance

In 2021, the legislature took action to ensure that the ability to secure homeowners and renters insurance coverage does not present a housing barrier for households with specified breeds of dogs in their homes. However, for renters, landlord-imposed breed restrictions, resulting from limitations in their property insurance coverage, continues to influence the acceptability of those breeds in rental properties. The impact of breed restrictions on landlord liability policies dramatically reduces the number of rental properties that allow particular dogs.

By removing dog breed from the underwriting criteria for landlord liability policies, landlords who are willing to accept all dogs, regardless of breed, will no longer operate in a grey area - not knowing whether their insurance providers will deem dog-related incidents uninsurable.

Pets and Supportive Housing

A national study conducted by the ASPCA revealed that those who rent are more likely to need to rehome their pets for housing issues than for any other reason. In particular, market factors have made it increasingly difficult for lower income households to maintain a pet due to availability and cost of rental housing. Evidence shows that there are far fewer pet-friendly housing options available to lower income renters and, when housing is available, lower income communities and communities of color are more likely to pay disproportionately higher fees to keep pets in their

homes. The lack of pet friendly housing options for lower income households may lead to both housing insecurity and owners surrendering their pets to shelters and rescues.

Prohibitions on pets may also serve as a critical barrier to housing our chronically unsheltered neighbors. Advocates for the homeless often refer to “the three Ps” as barriers to finding shelter: partners, possessions, and pets. In cases in which a person experiencing homelessness with pets is required to separate from or surrender their pets to access shelter, they rarely agree to do so. Instead, they purposely seek out pet friendly services, or forgo housing entirely in order to remain with their pets.

Permitting pets in housing is a significant way to contribute to the overall well-being of the families. According to the Centers for Disease Control and Prevention, pets have positive impacts at nearly every stage of life. Pets influence positive mental health and promote an active lifestyle. These benefits are consistent with goals of affordable housing to holistically address the social, economic, and health outcomes. As such, pet-friendly housing promotes happier and healthier families, better futures for the family pet, and a reduced financial burden to shelters and the public.

Given the many benefits pets offer, it is important to ensure those with lesser financial means who are served by state investments have access to pet-friendly housing.

Support

ASPCA
Nevada Rural Housing Authority
Humane World for Animals
Michelson Center for Public Policy
National Canine Research Council
Human Animal Support Services (HASS)
Pet Advocacy Network
Washoe County Regional Animal Services
SPCA of Northern Nevada