Part 6 | Pets In Lets - Creating (And Protecting) Pet Friendly Tenancies

In the sixth issue of our 10-part guide to the Renters' Rights Bill, we're looking at one of the most human changes to the rental landscape; the right for tenants to request a pet.

This long-awaited reform recognises the wellbeing benefits of pet ownership and is designed to end blanket "no pets" policies once and for all.

We cover what's changing, why it matters, and how agents can help landlords create safe, pet-friendly tenancies that protect people, property, and peace of mind.

How Things Work Today

For years, landlords have been free to refuse pets, for any reason. Many tenancy agreements include blanket bans or clauses allowing pets with written permission only.

With 36 million pets in the UK, 60% of households now include dogs, cats, rabbits, snakes and a menagerie of other animals (PFMA). Pet ownership surged during the COVID pandemic, increasing by 40%. Unsurprisingly renters are increasingly looking for 'pet-friendly' homes and in some cases struggling to find suitable options.

65%

of pet owners reported difficulty in finding a rental property, a higher proportion than renters without pets.

The Financial Impact of Pet Ownership in Rental Properties



ONLY

8%

of listings, according to Zoopla, are pet-friendly.

Zoopla

What The Renters' Rights Bill Changes

1

BLANKET BANS END | FAIR REQUESTS BEGIN

Landlords will no longer be able to refuse a pet without a reasonable justification.

Tenants gain the statutory right to request a pet, and landlords must respond in writing within 28 days.

2

INSURANCE BECOMES OPTIONAL | BUT COULD BE ESSENTIAL

The requirement to take out insurance was included in previous versions of the Bill, however unfortunately it was removed before the final draft, leaving agents and landlords to rely on guidance rather than legislation to encourage tenants to protect themselves and the property.

However, although compulsory pet damage insurance is off the table, there are still voluntary insurance options that could provide protection for both tenants and landlords.

3

PETS AND PROPERTY SUITABILITY MUST BE CONSIDERED

Agents and landlords should judge each request fairly:

- Is the property suitable for the animal (for example, will a flat be suitable for a very large dog)?
- Is there a head-lease clause which would prevent the landlord from granting the request?
- Is the tenant planning to take out insurance to protect their deposit and cover any costs if the pet caused damage?

GOV.UK

Landlords will be required to fully consider all requests on a case-by-case basis. Due to the diversity of landlords, tenants, and properties in the private rented sector, it would not be possible to legislate for every situation where a landlord would or would not be able to 'reasonably' refuse a pet. It will always be reasonable for a landlord to refuse a request when their superior landlord prohibits pets. We will provide guidance to landlords and tenants to support decisions.



Landlords are being told they must say yes to pets unless they've got 'reasonable' grounds to refuse. But without mandatory protection, they're carrying the risk. That's a tough ask without clearer guidance or guaranteed insurance backing.

Matt Curtis

| Operations Director, The Lettings Hub THE LETTINGS HUB

A Purr-fect Market For Agents And Landlords

The shift toward pet-friendly letting isn't just good news for tenants - it's good business.

- Tenants with pets stay 8 % longer on average than those without, reducing void periods and boosting income stability.
- Pet-friendly homes are in higher demand and can bring both loyalty, and higher rents.

Is Insurance Still Key? Yes!

Pet damage insurance has been described as a very sensible approach. While it can't be mandated, it's a simple way to keep tenancies happy and homes intact.

1

WHY IT MATTERS FOR TENANTS

Without cover, any damage from their pet could leave them living with the problem until they move out; then they face deductions from their deposit later. With insurance, repairs can be carried out immediately, avoiding conflict and stress – and protecting deposits.

2

WHY IT MATTERS FOR LANDLORDS

Pet damage policies protect against scratching, chewing, gnawing, biting, or fouling to fixtures and fittings – peace of mind for landlords.

3

WHY IT MATTERS FOR AGENTS

It reduces disputes and helps to ensure healthy relationships between tenants and landlords.



My first interest in this was when I was an MP. I remember feeling saddened and indeed angered by the blanket refusal of many landlords to allow someone to keep a beloved pet. There has been, over these many years, a lot of hidden unhappiness, needless unhappiness, for people who so value the companionship of animals. I think we now realise more clearly than ever before the mental and physical health which can accrue from having a pet.

The idea of insurance being required, if the landlord so wishes, is a very sensible approach.

Baroness Fookes

Busting The Myths

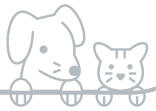
- ✗ Pets are likely to cause damage.
- ✓ Most pet owners are responsible; with 73% of landlords indicating they did not observe any discernible increase in wear and tear due to pets.

- ✗ Pets could cause complaints from neighbours
- ✓ 84% of landlords did not have to deal with noise or other complaints from the neighbours regarding the pets in their properties.

- ✗ Landlords will lose the control to decide.
- ✓ Refusals are still allowed; but they must be reasonable and evidence based.



- ✗ Insurance only protects landlords.
- ✓ It helps tenants too; protecting their deposit and letting them fix damage mid-tenancy.



Although there is a lot of support for pet-friendly rentals, across both houses there were differences of opinion about how a landlord's property could be protected, which ultimately led to the requirement for the tenant to hold insurance being removed.



As things stand the insurance provisions of the Bill do not work. Landlords should have the ability to ask for perhaps two additional weeks of rent deposit.

Earl of Kinnoull

The Bill asks tenants to pay for pet insurance; this product does not exist.

Lord de Clifford





We think the Tenant Fees Act 2019 allows for tenant deposits to be changed in response to such issues.

Matthew Pennycook | Housing Minister

Practical Advice For Agents

Although the legal requirement for insurance has gone, the need to protect your landlords hasn't. Now is the time to strengthen your processes:

1

REVIEW EXISTING TENANCY CLAUSES

Identify any blanket 'no pets' rules so you can update them once the Bill is live; replace them with your new processes. Include details of the checks you'll make and timescales for considering requests.

2

CREATE A PET ASSESSMENT CHECKLIST

Before you accept an application for a tenant to keep a pet in their let, you should gather as much information as possible to establish whether they are like to be responsible pet owners. Create a pet assessment checklist which includes:

- Details of the pet.
- Vet and vaccine records.
- Whether they have a pet sitter.
- Any former landlord references.



3

EDUCATE LANDLORDS

Share the benefits of pet-friendly letting so they are more comfortable with the idea of allowing their tenant to keep a pet; for example, tenants will stay longer tenancies and void periods will be reduced. Plus, share the value of Pet Damage insurance for their additional peace of mind.

4

REFERENCING YOUR TENANTS

By undertaking thorough tenant screening, you can establish if they intend to request the right to keep a pet, and you can use this opportunity to establish if they are responsible pet owners. Plus, if they subsequently take a tenancy, we can automatically provide a quote for pet damage cover in their insurance quote.

- Use well-drafted tenancy agreements with clear pet clauses.
- Carry out detailed check-in inventories and regular inspections.
- Use BOX to record consent and proof of insurance.
- Assess the suitability of the pet and property.
- When inspecting, and you have concerns about the animal's welfare, you should make an appropriate report.

Nearly

1/3

of tenants have said if the legislation were passed, they would be more inclined to consider having a pet.

The Financial Impact of Pet Ownership in Rental Properties

Looking Ahead

The end of blanket pet bans marks a big cultural shift in the private rented sector, one that aligns with modern living and tenant expectations. Agents who embrace it early will not only ensure compliance but gain a competitive edge.

The path ahead is clear: make pets part of standard policy, use the right tools to manage them, and promote insurance as good practice.



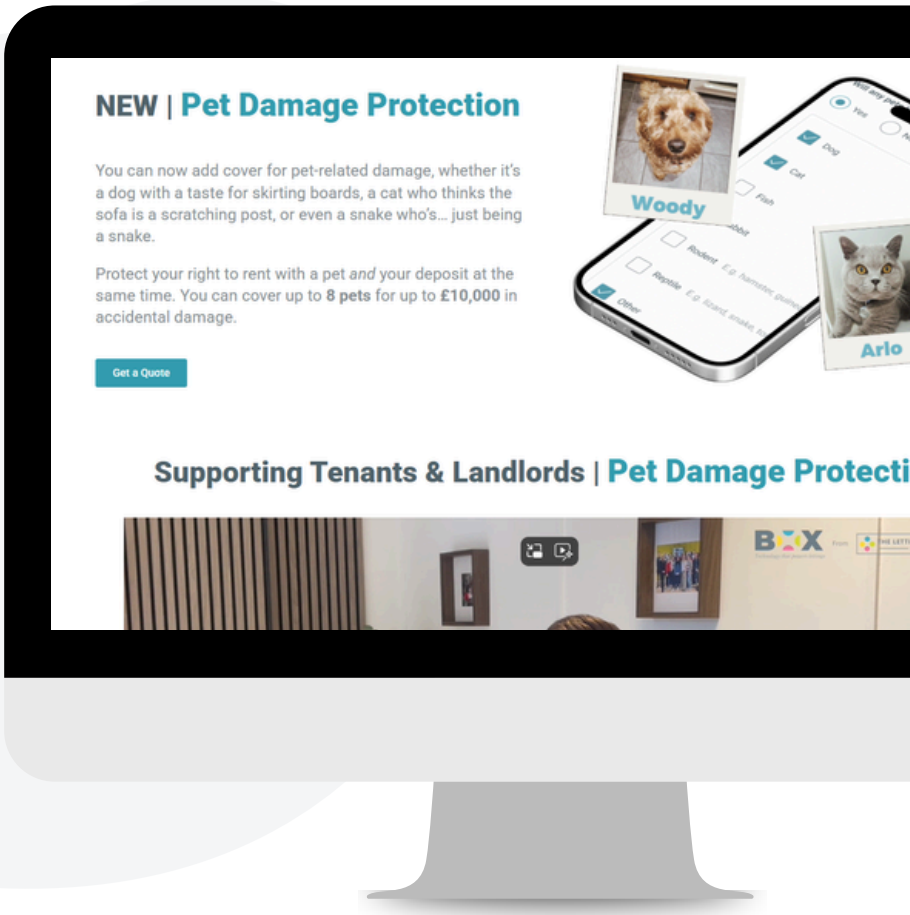
Help From The Lettings Hub

Our Pet Damage Protection gives landlords and tenants the confidence to say "yes" to pets without worry.

It covers scratching, chewing, biting, and fouling damage, as well as fixtures, flooring, and tenant contents, offering financial protection and peace of mind.



BOX *Technology that powers lettings* From THE LETTINGS HUB



FIND OUT MORE!

Look Out For Future Issues In Our 10-Part Special

Watch out for our full series of info sheets – comprehensive guides to the changes we can expect in the Bill, including:

- Preparing For The Removal Of Section 21 Notices.
- Section 8 Notices | Expanded Grounds And Notice Periods.
- Rent In Advance | When It Is, And Isn't Allowed.
- Abolishing Fixed Term Tenancies | What You Need To Know.
- Increasing Rents Using A Section 13 Notice.
- Pets In Lets | Creating (And Protecting) Pet Friendly Tenancies.
- Students Lets | Your Definitive Guide.
- Renters' Rights Bill | Where Are We Now? Back In The House Of Lords.
- Decent Homes Standards And Awaabs Law.
- Rent Repayment Orders And Penalties.



BOX FROM THE LETTINGS HUB

At The Lettings Hub, we're always here to support you through the ever-changing lettings landscape. With the Renters' Rights Bill introducing new regulations, staying updated is crucial. That's why we offer a variety of resources to help you navigate these changes smoothly. From webinars and blogs to tailored guides, our platform is packed with expert insights. Be sure to follow us on LinkedIn and bookmark our Renters' Rights Hub for the latest updates, tips, and advice.

