



March 3, 2025
House Transportation, Housing & Local Government Committee
Denver, CO
Attn: SB25-1207

Dear Chair and Committee Members,

My name is Austin VanDerHeyden, and I am writing on behalf of Dominium, a national affordable housing developer, owner, and manager. We provide quality affordable housing to over 100,000 families and individuals across the country, and almost 2,000 individual homes for folks right here in Colorado. The people who live in Dominium communities are retail workers, teachers, and retired seniors on a fixed income. We take great pride in the quality affordable communities that we own and manage in Colorado and have appreciated the many partnerships and relationships we have formed along the way.

With over a quarter of our communities being senior-living, we understand the need for having a welcoming and pet-friendly community. We understand that pets are family, and Dominium takes extreme care in the policies we set forth to find the right balance between welcoming pets and ensuring a safe, clean, and healthy community for all our residents.

Dominium kindly urges the committee to **AMEND SB25-1207** by striking **Section Three** of the bill to allow for our communities to properly follow pet allowance and guidelines.

As an affordable housing developer, owner, and manager, we have an abundance of compliance and regulations to follow to ensure safety, affordability, and the quality of our housing. Mandating a pet policy that allows for an unlimited number of pets per unit, as well as restricting breed guidelines would make it increasingly difficult to follow the regulations set forth by the federal, state, and local government that we already adhere to. Additionally, this law could increase insurance premiums and maintenance for affordable housing property managers, like Dominium. At a time when costs for builders are already at historic levels, adding additional costs could lead to a reduction in affordable units being built across Colorado.

Another concern is that this removes stakeholder engagement in the longstanding Qualified Allocation Plan (QAP) process that impacts Housing Tax Credit developers. Establishing program eligibility requirements within legislation rather than receiving public input through the QAP process sets a concerning precedent. Public input and stakeholder engagement is a critical process for addressing the needs of community members and Coloradans. This bill would put the voices of those who live in affordable communities at risk of not being heard.

Dominium has, and always will, welcome pets into our communities, as we understand that pets are family members. However, we also need to ensure that the policies set forth in our communities provide a safe and healthy community for all our residents. To do that, we believe the property management level is the best way to be responsive to our residents needs, not the legislature.

We respectfully urge the committee to **AMEND SB25-1207** by striking Section Three.

Sincerely,

Austin VanDerHeyden
Government Relations Manager
Dominium

House Transportation, Housing & Local Government

03/04/2025 01:30 PM

HB25-1207 Pet Ownership Residential Housing Structures

Typed Text of Testimony Submitted

Name, Position, Representing	Typed Text of Testimony
Brooke Parra Against Ross Envolve	<p>Chairperson and members of the committee, thank you for the opportunity to speak today. I oppose HB25-1207 due to its unintended financial burden on property owners, the shift in liability for damages, and the unnecessary overreach into housing policies where barriers to pet ownership are already being addressed.</p> <p>First, this bill unfairly places the financial burden of pet-related damages on property owners. By mandating that all housing developments receiving financing must allow pets, landlords will be forced to absorb additional costs from property wear and tear, potential legal disputes, and increased insurance claims. Many housing providers already struggle with high maintenance expenses, and this measure effectively strips them of their ability to manage risk appropriately.</p> <p>Second, HB25-1207 shifts the burden of pet-related damages from pet owners to landlords and insurers. While the bill mentions "reasonable conditions," it prohibits breed and weight restrictions, leaving property owners unable to mitigate risks posed by certain pets. Without the ability to enforce these safeguards, landlords will face increased liability for property destruction and even potential injury claims—costs that inevitably get passed down to tenants in the form of higher rents.</p> <p>Finally, this bill represents an overreach into property management policies in an area where barriers to pet ownership are already being addressed. Many affordable housing providers allow pets under reasonable conditions, balancing tenant needs with property protections. Forcing all publicly financed housing to comply without exception removes landlords' ability to make case-by-case decisions that work best for their communities.</p> <p>Statements made during the proposal talking about HUD properties is inaccurate; HUD still allows landlords to not accept pets; they noted financed properties which don't cover actual HAP contracts. We do all animals based on approval for Reasonable Accommodations. They also clearly left out HUD only updated for financed DISABLED or SENIOR properties, not family, where you can allow NO PETS.</p>

	<p>For these reasons, I urge the committee to vote NO on HB25-1207. This bill creates unintended financial and legal consequences for property owners while failing to balance the responsibilities of pet ownership. Thank you.</p>
<p>Eric Richards Amend themselves</p>	<p>Thank you to the elected public servants that are present here today to hear the public comments on this bill(HB25-1247). I have some insight and personal experience with regard to a Colorado county government and their willingness to address "affordable housing" Back in 2021 I was part of grassroots effort in Grand County and I met numerous times with an appointed county liason(and hired by the county) to address a potential fee increase to the Short Term rental permit fee. My initial goal was to avoid any increases. Upon hearing the county's issue with needing funds to support their administrative issues and employment of the needed personnel, I changed my stance to supporting a modest increase. The issue of affordable housing was one that I supported 100% and as a STR owner I wanted to promote a crowdfuding concept to assist with this endeavour. I prompted several different concepts of fundraising from our fees or donations to assist the county with this noble gesture. My favorite idea was to see an increase in our fees from roughly \$400 to \$1000(one thousand) and to have \$200-\$300 of that permit proceeds to be deposited into an escrow account with Grand County Housing. We suggested our deposits be pooled to help offset rental payments for anyone working directly in the LOCAL tourism-impacted industries be eligable for a rental subsidy. I pushed and pushed for this approach at various in-person county meetings. I even got a few nods of approval from the 3 county commissioners that were serving at that time, including Richard Cimino and Kris Manguso. I had the support of the local fire chiefs as well. However, after 12 months of meetings, phone calls, and emails to my grassroots supporters and the county official, I determined their efforts were not made in good faith. A permit fee increase was eventually passed and not one consideration was made to allocate ANY of our funds towards afforable housing... After the meeting and the official vote, I approached the county official about the vote and why my efforts and ideas were not even considered. His words, which I will never forget, "The county has no interest in working with the Short Term Rental owners to advance any affordable housing initiatives" Full stop right there. While Grand County is just one county, and there are many more counties with afforable housing problems, I just can't support the state giving the local counties the leeway to adjust lodging taxes with an attempt to defray or support affordable housing initiatives when they don't want our money. I do see them wanting to increase taxes if no other purpose than to fill the county coffers, especially with state level support. This bill isn't bad, but it does not have the right guard rails in place to keep the bad actors, or local county officials with an appetite for apathy away from these tax dollars that could do so much good. PLEASE if you consider advancing bill, put more restrictions in place to ENSURE that AFFORDABLE HOUSING is the only place this extra revenue can go to. Thank you.</p>



March 4, 2025

Dear Members of the House Transportation, Housing, and Local Government Committee –

The Colorado Coalition for the Homeless (CCH) comes in an amend position today and are in agreement with the issues raised both by the Colorado Housing and Finance Authority (CHFA) as well as other affordable housing advocates. Simply put, we don't believe that a one-size fits all approach of mandating pet allowances in all state-funded properties adequately accounts for significant variations among types of properties and the health and safety of residents.

CCH is a strong supporter of people being allowed to have pets and sincerely recognizes and advocates for all people to be able to have pets for the emotional and social support that we know can be brought by a pet and owner relationship. We have seen firsthand how the thoughtful introduction of a pet relationship to someone who has been isolated in the experience of homelessness can aid in the resolution of mental distress and loneliness.

But just as we would never require every individual to have a pet, we don't think it is prudent to require every property to allow all pets under any circumstance. Specifically, we think there are some properties where there might be community health concerns like shared ventilation systems, no appropriate outdoor space for pets who require it, and properties that are housing individuals who may not yet be prepared or in a position to provide for the safe-keeping of a pet. In these instances, we believe the property owner, on-site support staff including case managers and property management staff are in the best position to determine what type of pet policy is most appropriate for the specific building.

We have been asked if pet policies are preventing people currently experiencing homelessness from accepting housing resources. Of course, we cannot speak to every situation of every individual but after speaking with CCH's Housing Assistance Department, Real Estate Team, and Outreach Services Team, we have not found that pet policies are a significant barrier to getting in to housing that we own and operate which is largely state-funded or other properties supported by affordable housing development funds administered by CHFA or the CO Division of Housing (DOH). Where it can become problematic is when we are trying to place individuals in scattered site housing that is privately owned where the landlord may have a personal preference about whether their property will accommodate pets. We are also very much aware that many people will refuse to go into shelter because they do not want to be separated from their pets and many shelters cannot accommodate pets. These two types of instances where a person experiencing homelessness may not be able to access housing or shelter because of their ownership of a pet are not issues contemplated by the bill.

As I mentioned above, we agree with CHFA and others that the pet mandate solely targeted to state-funded properties doesn't seem to us to be the right approach and perhaps finding additional ways to further incentivize pet-safe policies (beyond what CHFA and DOH have already done with prioritization policies) might be a better path forward. As partner participants with CHFA in the Qualified Allocation Plan (QAP) process, we appreciate the flexibility that the stakeholder process has provided over time as priorities, goals, funding, and circumstances have shifted and setting precedent for an element of this process to be mandated could significantly undercut the flexibility and engagement that is so critical to that process. We agree that, in light of these concerns, Section 3 of the bill would need some substantial revisions in order for us to be able to support the bill.

We will look forward to working with sponsors on amended language to address these concerns should the bill pass out of this committee today.

All the best –

Cathy Alderman

Cathy Alderman, she/her, JD/MSPH
Chief Communications and Public Policy Officer
Colorado Coalition for the Homeless
PLEASE NOTE NEW EMAIL: cathy.alderman@coloradocoalition.org
303-319-9155



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CARE
COMMITMENT AND ANIMALS FOR RETURN AND EQUITY

NCRCAF

National Canine
Research Council
Action Fund

Advocating for the Human-Canine Bond

February 18, 2025

The Honorable Meg Froelich, Chair
Colorado State Legislature
House Transportation, Housing, and Local Government Committee
200 E Colfax Avenue
Denver, CO 80203

RE: Support for HB 25-1207

Dear Chair Froelich and Members of the Committee:

On behalf of the undersigned organizations, we write to offer our strong support for House Bill 25-1207, which would remove significant barriers to keeping pets in rental housing. We collectively believe that pets and people belong together; that financial circumstances are not reliable indicators of the capacity to love and care for a companion animal, and that the strong bonds between people and pets make for healthier people and healthier communities. Unfortunately, these strong bonds are lesser-known victims of housing instability.

Nearly half of Colorado’s residents have a pet and 97% of pet owners consider their pets part of their family. But sadly, at a time of unprecedented housing challenges, the cost and availability of housing that allows pets without significant restrictions is increasingly rare for loving and responsible pet owners. As a result, tens of thousands of dogs and cats are relinquished to Colorado’s animal shelters every year, breaking apart families and adding additional stress to already difficult situations. The solutions found in HB 25-1207 can keep families whole and stem this heartbreaking trend by removing harmful restrictions on pets.

Section 1. Restrictions in Multifamily Property Liability Insurance

At a time of unprecedented instability in the rental housing market, property insurance continues to stand as a barrier to housing for responsible Colorado dog owners. In 2023, this body 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 imposition of breed restrictions 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. It is important to note that the limitations established by

most insurance companies limit coverage for dogs of specified breeds regardless of whether the incident is related to aggression. For example, an insurance company could refuse coverage related to a trip and fall accident that involved a dog that merely appears to be a “pit bull.”

Additionally, it is important to note that this bill would not hinder insurance companies’ underwriting of particular risks. To the contrary, it would allow insurers latitude in evaluating insurance for such risks. HB 25-1207 simply states that the presence of a particular breed of dog cannot be the basis for its underwriting decisions.

Sections 2 and 3. Publicly-Financed 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. A recent study found that lower income communities and communities of color are more likely to pay disproportionately higher fees to keep pets in their homes.¹

Furthermore, there is evidence that there are far fewer pet-friendly housing options available to lower income renters. A Colorado-based survey of rental properties conducted over the last month found evidence that the percentage of units that allowed dogs or cats varied greatly by rental price - units with the lowest rental costs allow pets far less frequently than higher cost rentals. Specifically, only 33% of units reviewed in the study listed for under \$1200/month across 60 Colorado zip codes allowed dogs or cats, compared to over 75% of units listed between \$1200-\$1600/month or above \$1600/month.² The lack of pet friendly housing options for lower rental properties may lead to both housing insecurity and owners surrendering their pets to local shelters and rescues. It is also a primary reason for the growing socioeconomic disparity seen in households with pets.

Prohibitions on pets may also serve as a critical barrier to housing our chronically unsheltered neighbors. Evidence shows that animal companionship is fortifying and contributes to the emotional wellbeing of people experiencing homelessness. However, due to the limited availability of pet-friendly shelters, services, and housing, pet ownership often serves as a significant barrier to entry for unsheltered people. 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.

HB 25-1207 would require that housing units financed by both the Department of Local Affairs (DOLA) and the Colorado Housing and Finance Authority (CHFA) be pet-friendly. This would result in hundreds of new pet-friendly housing units added to the market each year. The bill would build on the successful experience of the federal Department of Housing and Urban Development (HUD) in operating pet-friendly affordable housing

¹ Applebaum, et al., *Pet-Friendly for Whom? An Analysis of Pet Fees in Texas Rental Housing* (2021 Nov 8) <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8606550/>.

² Arakaki, J. Baines, M., Davidson, M., Kogan, L, and Niemiec, R. 2025. Working Report: The Prevalence of Pet Friendly Rentals and Pet Housing Policies in Rental Units in Colorado. Animal Human Policy Center. Accessed at: <https://sites.warnercnr.colostate.edu/animalhumanpolicy/home/projects/>. It should be noted that units identified by the study to be “pet-friendly” may include significant restrictions on pet ownership, such as limits to type, breed, and weight of pets and/or may impose additional costs as a condition of allowing pets.

since 2000. HUD has required all of its public housing and all HUD-insured or –financed housing for senior or disabled households to be pet-friendly since 2000 and 2008 respectively.

The longstanding precedent set by HUD demonstrates that a pet-friendly policy can be established in affordable housing with minimal disruption to the operations of the community and offers numerous benefits to the community households.

Specifically, HUD’s pet-friendly policy acknowledges that allowing pets is a significant way to contribute to the overall well-being of the families living in affordable housing. According to the Centers for Disease Control and Prevention, pets have positive impacts at nearly every stage of life. Pets influence social, emotional, and cognitive development in children, promote an active lifestyle, and are able to detect oncoming epileptic seizures or the presence of certain cancers. Research has shown that cats provide emotional support, improve moods, and contribute to the overall morale of their owners. Cats are also credited with promoting socialization among the elderly and people with physical or mental disabilities. Furthermore, people with pets tend to have lower blood pressure, cholesterol and triglyceride levels. These benefits are consistent with goals to holistically address the social, economic, and health outcomes for residents of affordable housing. As such, pet-friendly housing promotes happier and healthier families, better futures for family pets, and a reduced financial burden on shelters and the public.

These benefits are consistent with the affordable housing community’s mission to holistically support better social, economic, and health outcomes for those they serve. Consistent with this mission, pet-friendly housing promotes happier and healthier families, better futures for all members of the family, and reduces the 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 the DOLA and CHFA investments have access to pet-friendly housing.

In recent legislative sessions, the Colorado Legislature has made great strides to protect households with pets. HB 25-1207 builds on this legacy. By removing barriers to pet-friendly housing, the state has at its discretion the ability to open up thousands of new pet-friendly rental housing opportunities, reduce the strain on local animal sheltering and rescue organizations, strengthen communities and families, and improve public health outcomes. We ask for your support for HB 25-1207 so that fewer households are faced with the difficult decision of relinquishing a beloved family member.

Sincerely,

Susan Lea Riggs
Sr. Director of Housing Policy
ASPCA®
susan.riggs@aspca.org

Aubyn Royall
Senior State Director, Colorado
Humane World for Animals
aroyall@humanesociety.org

Nia Bratton
Public Affairs Manager
Michelson Center for Public Policy
nia@michelsonpolicy.org

Eric Swafford
Director, Legislation and Campaign Strategy
Best Friends Animal Society
eswafford@bestfriends.org

Stephanie Harris
Sr. Legislative Affairs Manager
Animal Legal Defense Fund
sharris@aldf.org

Donald Cleary
Treasurer
National Canine Research Council Action Fund
dcleary@animalfarmfoundation.org

Christine Kim, MSW
Founder and Executive Director
My Dog is My Home
christine@mydogismyhome.org

Lauren Loney, J.D.
Founder
Lauren Loney Consulting, LLC
laurenloney@gmail.com

James Evans
Chief Executive Officer
Companions and Animals for Reform and Equity
james@carewo.org

Elkie Wills
Director of Human Animal Support Services
Human Animal Support Services
elkie.wills@americanpetsalive.org

MICHELSON

CENTER FOR PUBLIC POLICY

March 3rd, 2025

Subject: Testimony in Strong Support of HB 25-1207

Dear Chair and Committee Members,

On behalf of the Michelson Center for Public Policy (MCP), we urge your yes vote for House Bill 25-1207. This bill presents a critical opportunity to remove unnecessary barriers to housing for pet-owning families and individuals across Colorado.

At MCP, we advocate for data-driven policies that create lasting change, and our work in housing policy has revealed a troubling truth: restrictive pet policies are not just a nuisance—they are a leading cause of housing insecurity and pet relinquishment. For countless families, a beloved pet is not just an animal but a source of comfort, stability, and unconditional love. Yet, current policies force pet owners into impossible choices: keep their pet and face housing instability or give up a cherished family member. This is a choice no family should have to make.

The Crisis of Housing and Pet Surrender

Today, roughly two-thirds of households in the U.S. include a pet, and for 97%, that pet is considered a vital part of the family. Despite this, pet-friendly rental housing remains alarmingly scarce. Recent research has shown that housing issues are cited as the number one or number two reason for pets being surrendered to animal shelters. According to an analysis of Smart Apartment data by the Pet-Inclusive Housing Initiative, while 84% of rental properties in Colorado are "pet-friendly," meaning they allow at least one pet, regardless of restrictions, Colorado is only at 8% when it comes to more pet-inclusive policies - policies that allow dogs of all breeds and sizes. In addition to breed and size restrictions, pet owners experience the barriers of pet-related fees in rental housing. A pet-owning renter in Colorado pays, on average, a \$270 refundable pet deposit along with a \$287 non-refundable pet fee upfront, and an average monthly pet rent of \$35 per pet. At a time when Coloradans are already struggling with rising housing

costs, breed restrictions, excessive pet deposits, and outright pet bans are making stable housing even harder to find.

The heartbreaking reality is that thousands of dogs and cats are surrendered to Colorado's animal shelters every year because their owners cannot find or afford pet-friendly housing. This is not just a housing issue—it is a family issue, a mental health issue, and an economic issue.

Why HB 25-1207 Matters

Ending Insurance-Based Breed Discrimination Many landlords want to allow pets but are restricted by their insurance policies, which prohibit coverage for certain breeds regardless of the individual dog's behavior. HB 25-1207 ensures that a pet's breed alone cannot be used to deny insurance coverage, allowing landlords to make decisions based on responsible pet ownership rather than outdated stereotypes.

Expanding Pet-Friendly Affordable Housing Low-income renters face even greater challenges in finding pet-friendly housing. Studies show that pet-friendly units are disproportionately available at higher rent levels, leaving lower-income pet owners with fewer options. HB 25-1207 will ensure that publicly financed housing investments prioritize pet-inclusive policies, opening the door for thousands of families who currently struggle to find a home that welcomes their entire family—pets included.

Supporting Housing Stability for Vulnerable Populations Pets are often lifelines for individuals facing housing insecurity, particularly those experiencing homelessness. Many people choose to remain unhoused rather than give up their beloved companion. By increasing the availability of pet-friendly housing, HB 25-1207 will help keep people and pets together, reducing the burden on shelters and ensuring that housing solutions truly support whole families.

The Path Forward

The data is clear: pet-inclusive housing benefits individuals, families, and communities. It strengthens the human-animal bond, reduces pet surrenders, and promotes stability for renters across Colorado. The success of federal policies, such as the U.S. Department of Housing and Urban Development's (HUD) longstanding pet-friendly rules, demonstrates that these policies are not only feasible but beneficial. It is time for Colorado to follow suit.

We have the power to end the heartbreaking cycle of forced pet surrenders due to housing barriers. HB 25-1207 is a necessary step toward a more compassionate and equitable housing market—one that recognizes pets as family and ensures that no one is forced to choose between a home and their beloved companion.

We urge your YES vote on HB 25-1207.

Sincerely,

Nia Bratton

Public Affairs Manager

Michelson Center for Public Policy

Email: nia@michelsonpolicy.org

Kyra Munz, MSW
256-783-7347
kyra.msmith98@gmail.com
320 Washington Ave. Apt 2 Golden, CO 80403

Testimony of Kyra Munz
In Support of HB25-1207
Pet Ownership Residential Housing Structures

I am writing in support of bill HB25-1207, to ensure all state-financed affordable housing allows pets and to prohibit insurance companies from utilizing breed restrictions in landlord policies. I am a practicing social worker in Jefferson County, Colorado, and have worked at various animal welfare organizations with individuals seeking housing who have pets. I have conducted research with the Institute for Human-Animal Connection and obtained a certificate in Human-Animal-Environment Interactions at the University of Denver. In my professional work I provide support to pet owners who are unhoused, at risk of becoming unhoused, and fleeing domestic violence situations. As a pet parent and apartment tenant myself, I also have personal experience to speak to. Thank you for the opportunity to address your committee regarding this matter.

On a daily basis, I work with individuals who have lost/are losing housing and need assistance for their pets in the interim. One of the biggest barriers to obtaining housing for my clients is consistently the lack of pet-friendly affordable housing options. My clients have conveyed that they would rather be unhoused or unsafe and keep their pet, than have a place to live without their pet. Most of my clients do not have a large network of social support or family, and their pet is their sole source of support. Their pet is their driving factor to keep living, to be a working member of our community. For my clients who are experiencing a domestic violence situation, their pets are often their motivator for leaving or staying. I have worked with countless victims who tried to leave their situation, but ultimately returned due to being unable to find an apartment that will accept their pets.

In my personal life, I rent an apartment and have two cats. I work a full-time job with a livable wage and am a responsible pet owner; yet still had a difficult time finding an apartment that would allow my pets. For individuals who have a limited income or larger dogs, that search is made exponentially harder. I grew up in a low-income home with traditionally restricted dog breeds (pit bulls). Restricted breeds have a stereotype of being aggressive or unsafe. In reality, dog breeds do not dictate their level of safety. Pet parents who understand their dogs' behavior, sensitivities, and range of fear can work to ensure their pets are safe in their environment and to those around them. Because we had pit bulls, our small list of pet friendly apartments was made even smaller, since most would not accept that breed. In order to ensure that we were housed, my mom was forced with the decision to give up our dogs. I vividly remember the pain

and tears involved in losing my two best friends, my family members. The guilt and sadness of this experience has followed me into my adult years. I am not alone in this experience; there are countless families who have to surrender their pets due to breed restrictions or the inability to find an apartment that will allow their pets.

Requiring all state-financed affordable housing units to accept pets, especially with no breed restriction, will positively impact our community as a whole. It will increase our unhoused populations' ability to find housing for themselves. It will allow our community members to retain their family member. It would prevent a child from losing their best friend. It will make it easier for those in a domestic violence situation to successfully leave and obtain a safe space for themselves and their pet. I truly believe that we cannot have a healthy community supportive of its people without also supporting the human-animal relationship. In order to keep families together, we must be inclusive of pets in living spaces.

Thank you again for allowing me to address this committee, and for taking the time to consider this bill. I believe this is crucial for the overall health and wellbeing of our pets and people.

Kyra Munz, MSW

A handwritten signature in cursive script that reads "Kyra Munz".