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Finding a pet-friendly apartment online

Also: Getting roommates to pay on time; a bedbug registry; is renting better?

By Mary UMBERGER

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Among the ranks of the nation's renters? Here are a few considerations:

- You're a tenant. You have a dog or a cat. Those used to be mutually exclusive situations — that is, landlords were known for banishing pets from apartments. That began to change a few years ago when landlords caught on to the reality that pet ownership is huge in this country: Thirty-nine percent of U.S. households own at least one dog, and 33% own at least one cat, according to the Humane Society of the United States.

But finding a pet-friendly apartment still can take some doing. A few sites have popped up in recent years to help renters find them. The latest is PetFriendlyRentalProperties.com, introduced by Rhona Sutter, a Floridian who seemed to hit a pet-owning nerve a few years ago when she founded PetRealtyNetwork.com, which matches animal lovers with like-minded real estate agents.

"We've gotten so many requests for [pet-friendly] rentals for people who have lost their homes through foreclosure," she said. "I think it's heartbreaking that people just can't find homes for their pets, and they're having to surrender them to shelters."

The rental site is so new that it has very few listings. To jump-start the site, Sutter is contacting real estate companies to let them know that pet-friendly rental properties they represent can be listed free, initially anyway, on the site.

- Squabbling with your roommates over whether each of them has forked over his or her share of the rent on time? Maybe you can acquire the services of a neutral bookkeeper.

WilliamPaid.com, an online rent-payment company, recently rolled out a "Group Pay" feature, which allows each roommate to schedule payments (by credit card, debit or other means), with alerts sent to the other roommates to let them know who has paid. It sends the collective payment on to the landlord.

- Most people think of bedbugs as a hotel phenomenon, but the critters aren't that fussy about where they take up residence. They like apartments too.

BedbugRegistry.com is a database of 20,000 locations around the country where people claim to have sighted bedbugs. The lists include rental buildings that you might want to avoid if you're seeking an apartment. Note, however, that the site points out it can't verify whether the reports are accurate or up to date. It also has a process for disputing or removing addresses from the database.

Maybe you'll always be a tenant. In addition to a recently released report from Trulia that one-fourth of renters think they'll never be homeowners, there comes a bit of economic reassurance: Renting is cheaper, at least by one account.

The U.S. Census Bureau recently reported that in 2009 the nation's homeowners paid a median \$1,000 in overall monthly housing-related costs, compared with \$808 for renters. However, the report also said that renters usually paid a higher percentage of their household incomes on housing costs than owners did, 31% versus 20%.

This is, of course, part of a dispute that never ends, depending on which branch of the housing industry you're rooting/lobbying for. The rental industry and the homeownership proponents frequently fire statistical volleys that claim to prove theirs is the "right" way.

For instance, a recent study from the National Assn. of Realtors asserted that homeowners are happier than renters. And homeowners move less frequently than renters and are tied to their neighborhoods and communities longer, the Realtors reported. "This allows for social cohesion, ultimately resulting in stronger benefits and stronger communities," the trade group says.

But if you're now worrying that you're letting America down by being a tenant, buck up: Although the Realtors might argue that the numbers are old now, in 1999 the National Multi Housing Council, a trade group for landlords, published data that contended that "compared to house owners, apartment residents are more socially engaged, equally involved in community groups and similarly attached to their communities and religious institutions."

Umberger writes for the Chicago Tribune.

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