



Homeowners With Pets Facing Home Foreclosure

The mortgage crisis and economic downturn are forcing more homeowners into foreclosure, and many of those with pets must make difficult decisions as their housing situations change. In some cases, pets are being left behind in vacated homes, where they suffer -- or may die -- from lack of food and water or being abandoned outside. To keep pets safe and, if possible, with their owners during a difficult time, Have A Heart for Companion Animals, Inc. offers the following information for homeowners who are working through the foreclosure process.

Take Your Pets With You or Find Them a Safe Place to Stay

- Take your pets with you when you vacate your home. They will not survive if abandoned in the home or set loose. In addition, the comfort and companionship of pets can provide therapeutic benefits to family members by easing the strain of moving to a new residence.

Don't Leave Pets Behind:

- Never vacate your home and leave pets behind or set them loose. It's inhumane and may be illegal.

*If you leave pets indoors or release them outdoors, state criminal animal-cruelty laws may apply (e.g., abandoning or neglecting your pets), even if you believe you have left sufficient food and water for your pets.

*If you leave pets behind and have arranged for someone to periodically check on them, you may still be in violation of criminal animal-cruelty laws. In addition, when the mortgage lender takes possession of the home, your pets will be removed by the local animal control agency. **It will then be an uncertain future that may include euthanasia. You could also face possible criminal charges for animal abandonment.**

When faced with foreclosure, please remember to provide for your pets to ensure that they are safe and that you do not face a criminal investigation and possible criminal charges for abandoning or neglecting them.

- **What Can I Do?**



- * Ask family, friends or co-workers to care for your pet while you relocate to pet-friendly housing.

*Immediately following a foreclosure, many families choose to move in with relatives who are unable to accommodate family pets. If this situation is temporary, you can help families find boarding facilities for their pets until they are able to find permanent housing. You can also try breed rescue groups that may have room and be used for a temporary safe haven for your pet with one of their foster families. There is a list of apartments that allow pets. Get on line and find rental properties for specific areas and locations you are looking to locate to www.apartments.com

*It may be easier to negotiate rent, pet deposits and size and number of pets with private landlords. If you have a large dog or more than two pets, renting from a private landlord may be the best option. You can also try www.craigslist.com and classified ads in the local paper to find privately owned rental properties. Ask family and friends if they know someone that is renting a home. Often they will know someone who knows someone who owns rental property. A personal reference from a friend or family member can go a long way.

*Show prospective landlords proof that your pet(s) completed obedience training. Landlords may be receptive to evidence that pets are well-behaved. Ask your veterinarian to write a letter of recommendation. Make up a short "Pet Resume" to leave with the prospective landlord. (for a \$10 donation, Have A Heart will do it for you (352) 687-4070) It will show that you are a caring pet owner. Landlords want to rent to individuals who they believe will be good tenants.

*Ask your veterinarian or boarding facility for low-cost boarding or a payment plan while you relocate to pet-friendly housing.

After exhausting all other options:

*If you cannot find temporary placement for your pets, visit www.petfinder.com to search for animal shelters and animal rescue organizations in your area where you may be able to surrender ownership of your pets and which DO NOT euthanize adoptable animals. This will provide peace of mind that your pets will be safe until they are adopted into a new home.

*Some shelters and organizations may offer to house your pets for a period of time (60 days or so) at no cost, or at a reduced cost, while you find new housing so you can be reunited with your pet(s). If you DO NOT RECLAIM your pets within the time period, they may be placed up for adoption. Always ask if this is an option and get it in writing.

- Extreme last resort...You can surrender your pet(s) to your local open-admission animal shelter, but be advised that open-admission shelters are required to accept all animals (including strays), and the adoption of your pet(s) CANNOT be guaranteed. If the shelter is overcrowded, it may be forced to euthanize your pet(s).

This information is provided to you by Have A Heart for Companion Animals, Inc.
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