I am a landlord. I am also a social worker. We are kind and this has cost us \$\$\$ over the years. Many landlords are like us. Allowing pets with only a 800.00 deductible and then 3,000 in damage when the urine soaks through the floor into the subflooring. We are not getting rich, we are attempting to cover our costs and to have a retirement income. Gail