



RENTER CHECKLIST

Three steps renters should take after a natural disaster

If you're experiencing hardship from a disaster — whether your rental home or apartment unit has been flooded or damaged by storms or fire — follow these five steps to begin your recovery:

- Contact a housing counselor
- Communicate with your landlord
- Review your lease and renters insurance policy

1. CONTACT A HOUSING COUNSELOR

A housing counselor is a valuable person to have on your side after a disaster. They can help you identify and apply for local, state, or federal aid, like FEMA or unemployment, which can help you get back on your feet after disaster strikes. They can also help you navigate conversations with your landlord.

Talk to a housing counselor today at no cost to you by calling **1-855-HERE2HELP (855-437-3243)**.

2. COMMUNICATE WITH YOUR LANDLORD

The most important thing you need to do after a disaster is to make sure you and your loved ones are safe. After you have ensured everyone is OK, you may want to communicate with your landlord.

It's important to keep your landlord informed of all the damage that needs to be repaired. Share pictures of any damage with your landlord so that they may use them when making any insurance claims. Ask the landlord for their plans for addressing damage and their estimated timeline.

Tip: Keep a written record of your communication with your landlord. Save all email and text messages and make notes of in-person or phone conversations.

Also, be sure to let your landlord know of any changes in your ability to pay your rent because of the disaster (e.g., workplace closed).





3. REVIEW YOUR LEASE AND RENTERS INSURANCE POLICY

After a disaster, understanding your lease terms is critical. A housing counselor can work with you to help you better understand your rental lease terms.

Counselors often suggest looking out for these two clauses in your rental lease/contract:

1. Rental abatement clause
2. Lease termination clause

Rental abatement clause

A rental abatement clause is a provision in a lease that allows the tenant to suspend rent payments or pay only a portion if the property is damaged.

Even if there's no rental abatement clause in your rental agreement, you should talk to your housing counselor about your options, especially if all or a portion of your rented home cannot be occupied.

Lease termination clause

Find out the terms of any lease termination clause in your rental agreement. Even if there is no lease termination clause, or property damage isn't specifically mentioned, talk to your housing counselor about your rights and obligations. If your home is now unlivable, they may suggest contacting your landlord to discuss terminating the lease.

Review your renters insurance policy

If you have renters insurance, review your policy to see what is covered and what are exceptions and to determine coverage limits, the deductible amount, and the process for making a claim. Renters insurance commonly covers personal belongings such as clothing, furniture, and electronics in the event of damage. Note that renters insurance policies do not always cover flood damage — there are separate flood insurance policies that may be available to renters in some parts of the country.

Damage to the structure of the building you live in is not covered by your individual renters insurance. The building owner's insurance covers the building.

This checklist is for educational purposes only.

