

PREPAREDNESS TIPS FOR RENTERS

Follow these tips to better prepare yourself and speed recovery.

1.



PURCHASE FLOOD INSURANCE

- Review your renters insurance policy to understand your coverage. Know that standard policies **do not cover flood-related damage** and that you will need a separate flood insurance policy
- Know that contents-only flood insurance policies are available to renters, and are much cheaper than standard flood insurance

2.



SAFEGUARD IMPORTANT DOCUMENTS

- Know that certain legal documents are required in order to apply for disaster aid or submit an insurance claim
- Gather and organize important documents in advance which will help you **avoid delays in your recovery**
- Safely store documents online or with backup copies that you can access from outside of your home

3.



MAKE AN EMERGENCY PLAN

- Create an emergency plan to activate in disasters (learn more through SBP's "Make Your Plan" Guide)
- Sign up for your **local disaster registry** if an occupant of your home needs assistance (e.g. mobility challenges for evacuating)

4.



PROTECT YOUR RENTAL PROPERTY

- **Talk with your landlord** about who is responsible for what when it comes to your apartment or rental property maintenance
- Plan actions that you will take to secure your home in the event of severe weather to reduce damage (e.g. bringing outdoor items inside, elevating items above the ground floor, and laying sandbags)



RESOURCES

SBP is a national disaster recovery and resilience nonprofit organization dedicated to shrinking the time between disaster and recovery .

Access all our pre-disaster preparation resources at sbpusa.org/

Since 1972, LatinoJustice PRLDEF has played a profound role in advancing equity and justice for all Latinx communities in the U.S. and Puerto Rico.

Learn more at latinojustice.org/



RECOVERY TIPS FOR RENTERS

Follow these tips to advocate for yourself as a renter after a disaster.

1.



CONTACT YOUR LANDLORD

- Inspect your apartment once it is safe after a disaster for damage
- **Submit a written request for repairs** using certified mail so you have a receipt for your records
- Ask your landlord for a repair timeline and to keep you updated

2.



REVIEW YOUR LEASE

- **Request a copy of your lease** if it was lost during the disaster
- Read your lease to understand which repairs you versus your landlord are responsible for

3.



KNOW YOUR LEASE TERMINATION RIGHTS

- Know that you and your landlord both have the **right to terminate your lease** if a significant part of the property is damaged or completely unusable
- Remember that your **landlord must give written notice that terminates the lease** and the notice required depends on the length of your lease
 - If you are behind in payments, Florida law requires only the delivery of a **three-day notice**
 - There is no exception for failure to pay rent due to loss of income from a disaster
- Know that you are **entitled to a refund of rent paid** from the date you move out and the return of your security deposit

4.



KNOW YOUR RENTAL ABATEMENT RIGHTS

- Know that in Florida you have a **right to reduced rent by the fair rental value** of the value of the premises damaged or destroyed until the property is completely repaired
 - Provide written notice to the landlord of your choice to vacate and any basis for a decision to reduce a portion of rent
- **Take pictures of the damages**
- Check your lease agreement for this rental clause



RESOURCES

For legal assistance and other tenant inquiries, please contact LatinoJustice at **1-800-328-2322** or disasterhotline@latinojustice.org

For FEMA appeals assistance, please call SBP's FEMA Help Hotline at **1-800-276-9511**

For information on **filing an insurance claim**, visit: sbpusa.org/resource-hub/