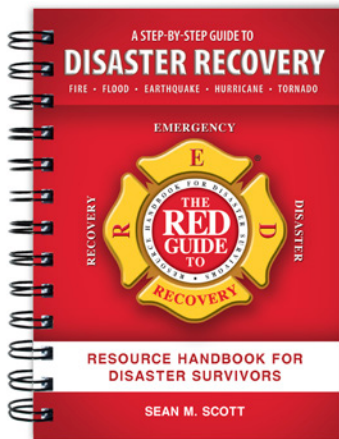


# DISASTER RECOVERY FOR RENTERS



**When a disaster strikes and your home is damaged or destroyed, the days that follow can be a nightmare, especially if you don't have insurance. For those who rent their home and have insurance, the recovery process can be a lot easier since renter's insurance policies can provide funds to replace belongings and pay for relocation.**

**However, what happens if you have lost everything and you don't have insurance? What options do renters have? Are there funds available to help renters rebuild their lives? Hopefully the following information will shed some light on these questions and help renters in their recovery efforts.**



After a disaster, you need to know how to navigate the recovery process. **The Red Guide to Recovery** is packed with insight and powerful information that will help you rebuild your home and life. **Only two types of people emerge from disasters – survivors and victims and a little knowledge can make all the difference!**

## **Widescale Disasters – FEMA's Individuals and Households Program**

In the event of a widescale natural disaster like a hurricane, wildfire, tornado, or earthquake, the President of the United States may designate the area as a federally declared disaster area. If this happens and the area qualifies for individual assistance, FEMA may be able to provide some financial relief. FEMA's Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster, who have uninsured or under-insured necessary expenses and serious needs. IHP assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. The assistance is intended to meet your basic needs and supplement disaster recovery efforts.

### **IHP Assistance may include:**

- Funds for temporary housing while you are unable to live in your home, such as rental assistance, or reimbursement for hotel costs
- A temporary housing unit, if approved for the disaster, when you are not able to use rental assistance due to a lack of available housing resources
- Funds for other uninsured or under-insured disaster-caused expenses and serious needs, such as repair or replacement of personal property and vehicles, or funds for moving and storage, medical, dental, child care, funeral, and other miscellaneous items approved by your state, territory, or tribal government

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***To find out whether disaster caused losses qualify for government financial assistance, visit your local disaster assistance center or contact FEMA at 1-800-621-3362.***

## **Crowd Funding Campaigns**

Some uninsured or underinsured disaster survivors have used crowd funding campaigns to help them raise money to fund their recovery needs. Websites like Kickstarter, GoFundMe, and Indiegogo are great crowd funding sites where you have the opportunity to tell your story, express your needs and ask for help. Crowd funding campaigns can reach millions of people and can raise thousands of dollars relatively quickly if the campaign is done the right way.

## **Liability Insurance**

Although you may not have insurance, that doesn't necessarily mean that those responsible for your loss don't and you may be entitled to compensation. Most insurance policies that cover buildings, renters, contractors, automobiles, appliances, electronics, etc. contain allowances that cover liability or damages caused to others. Here are a few examples of possible insurances that may be able to provide coverage for damages **IF** the policyholder is deemed responsible in part or wholly. Keep in mind that in order to get compensation as a third party for a liability claim, you will most likely need to retain legal counsel in order to get fair compensation for your losses.

## **Neighboring Renter's Liability Insurance**

Let's say your apartment was destroyed by a fire caused by your neighbor leaving food unattended on the stove. Your neighbor happens to have renter's insurance, which also has \$300,000 of liability coverage. Even though you may not have insurance and depending on the amount of damage the fire caused to the property owner's building, your neighbor's insurance policy could benefit you.

A lot depends on the circumstances surrounding the cause of the disaster and whether or not there are responsible parties who may be liable.

## **Contractor's Liability Insurance**

Some fires, floods, mold, or other types of damage are caused by contractors hired by the landlord or property manager to work on the property or perform repairs. Typically, plumbers, electricians, roofers, and other vendors carry their own liability insurance that covers them in the event of an accident. In the event the property manager or landlord contracted with someone who ends up damaging your property, you may be able to file a claim against the contractor's insurance to get compensated for your loss.

## **The Landlord's Liability Insurance**

If the cause of a disaster was determined to be the result of a pipe that burst inside the building, electrical malfunction, negligence, or other cause directly attributed to the building or considered to be the property owner's responsibility, you may have recourse.



## ***Secrets of the***

***Insurance Game*** is an exposé on the challenges and pitfalls disaster survivors face when dealing with a property damage claim. The information in this book will help put you on a level playing field!

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Keep in mind that deductibles for apartment complexes in particular can be very high, so some landlords may be reluctant to file a claim with their insurance.

Oftentimes, landlords will opt to have their own maintenance people perform repairs to minimize costs and out-of-pocket expenses.

If your landlord decides not to file a claim with their insurance and you have suffered a financial loss, you still may be able to recoup some or all of your losses by retaining an attorney and seeking compensation directly from the landlord.

## Electronics or Appliances Liability Insurance

In the event a fire or flood is caused by an appliance or electronic device, you may be able to file a claim against the manufacturer. Most manufacturers of electronics and appliances carry liability policies, which may have to compensate you for losses incurred as a result of their product's failure. For example, if you left a laptop on your bed and the lithium battery exploded causing a fire, the manufacturer of the laptop could be liable for the damages caused by the faulty battery.

### TIPS TO PROTECT YOURSELF:

1. Carefully document everything you own with photos and videos so you have ample proof of what you owned, the extent of damages, and condition of the home after the disaster.
2. If you have experienced a fire, contact your local fire department and request a copy of the fire incident report. This will provide details on the cause of the fire, which may be helpful in the event of a claim or lawsuit.
3. Read your lease agreement and see what it states regarding disasters. Get legal advice if you don't understand the lease language or if you want to know about the laws that protect renters in your area.
4. Document everything in writing via e-mails, texts, or written letters. Avoid verbal agreements or communications as these may not hold up in court.
5. Beware of hazardous materials such as asbestos, lead, mold, or smoke that may contaminate your belongings. If hazardous materials are a concern, get a copy of any test results conducted by the property owner or contact an environmental testing company yourself to do testing.
6. Don't be bullied into signing a release that allows the landlord to enter your home to dispose of your belongings or start repairs. Give yourself plenty of time to retrieve salvageable items and carefully inventory what was lost.
7. Contact an attorney to see if any insurance coverages that you may not be aware of exist that may help you.

## The Red Guide to Recovery

### Resource Handbook For Disaster Survivors

WEBSITE: [www.TheRedGuideToRecovery.com](http://www.TheRedGuideToRecovery.com) E-MAIL: [Sean@TheRedGuideToRecovery.com](mailto:Sean@TheRedGuideToRecovery.com)