

WHEN DISASTER STRIKES: PROMISING PRACTICES

Rental Households

OVERVIEW

Rental housing makes up approximately one quarter of total housing stock in the U.S.¹ Renters typically are more vulnerable to disasters than homeowners, for a number of reasons. [Low income](#) families comprise two-thirds of rental households, and rental housing stock is often older, so it is less likely to be up to code and more likely to be damaged by a natural hazard such as a tornado or earthquake.



Certain risks are greater for renters during a natural disaster.

Source: www.rentalpreservation.org

In Escambia County, Florida, following Hurricane Ivan, renters comprised the majority of applicants to FEMA for emergency housing assistance.² As a result of Hurricanes Katrina and Rita in 2005, at least 82,000 rental properties were destroyed in Louisiana alone.³

In spite of such figures, analysts note that “in the U.S., federal relief programs traditionally privilege middle-class homeowners over renters,” which suggests the potential for uneven funding in emergency management legislation.⁴ Further, renters are less likely than homeowners to identify as “feeling prepared” for a natural disaster.⁵

REDUCING VULNERABILITY TO DISASTER

Renters face a number of obstacles in preparing for and recovering from disasters, as summarized below.*

Less financial incentive to pursue mitigation measures to increase resiliency to disasters

Tenants have few financial incentives to invest in structural improvements to a rental home. The often short-term nature of rental tenure means renters may never realize the safety benefits of an improvement.

Enhancements in home value will accrue to the owner, not the tenant. Making improvements often requires permission from or petitioning of the property owner, creating a higher transaction cost.

The multifamily nature of much rental housing increases the administrative and technical difficulties of modifying homes.

Owners are less likely to invest in non-required structural improvements because it is unlikely that such modifications could be recovered through higher rents.

* Most of the information below has been compiled from Burby *et al.* (2003).

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Rental households are more like to face other vulnerabilities

[Low-income](#) families comprise two-thirds of rental households. Single women and [minorities](#) comprise a significant proportion of rental households.

Faster turnover and shorter tenure by renters leads to a number of barriers for emergency management

Renters who are newer to a neighborhood may be less familiar with local risks and may also have less exposure to locally provided public information on disaster mitigation and preparedness. Newcomers may have a smaller social network in the area, which is associated with lower preparedness in numerous studies.

Renters with short tenure are more likely to focus on the short-run and discount the long-term value of preparedness benefits. Skepticism and mistrust of landlords on the part of many renters means that other credible sources of information may be needed for effective education.

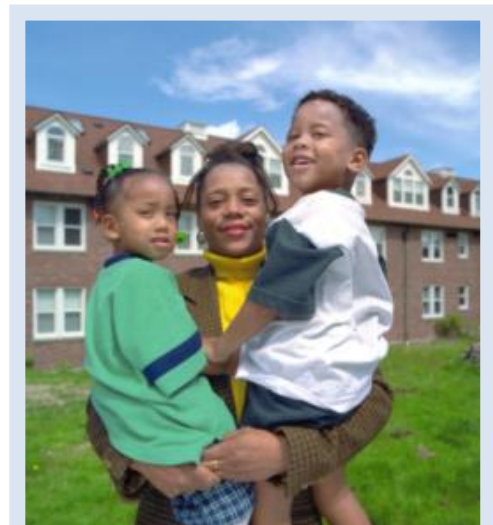
Renters have a greater chance of exposure to certain risks

Rental housing may be located closer to industrial sites, increasing the threat of exposure to the accidental release of chemicals during a natural disaster. Rental housing stock is often older so it is less likely to be up to code and more likely to be damaged in an emergency.

Renters will have great difficulty with housing recoveries⁶

Finally, renters often face greater obstacles recovering from a disaster. Recovery depends on the speed at which property owners can repair housing units and the availability of other rental units on the market. Delays to property repairs by rental property owners may occur when insurance payments or other financial assistance is delayed. In addition, property owners may wait to determine whether to upgrade the property to higher-profit uses, such as condos or commercial space, rather than return the property to rental housing.

Rehabilitated or new rental units may cost more to rent. If property owners choose not to repair rental housing, renters must seek replacement housing, with availability subject to local market conditions.



Adequate prior planning can help secure housing for renters after a disaster.

Source: Office of Seattle City Clerk

PREPAREDNESS

Strategies for reducing the vulnerability of renters fall into two general categories. One set of strategies focuses on increasing preparedness of renters and, to some extent, providing better post-disaster relief services to displaced renters. A second set of strategies targets property owners and housing providers to conduct better front-end mitigation efforts and post-disaster rebuilding. These two approaches, described below, should be pursued as complements to one another.

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Renter-based strategies to reduce vulnerability

Craft disaster preparedness education campaigns carefully to ensure that they reach renters. Form partnerships with community and neighborhood groups that work directly with the renter population in order to learn how to effectively target renters as an audience. Engage groups like "block clubs," which are neighborhood-specific resident associations, in outreach and education efforts.

Provide disaster preparedness information that is pertinent to rental households. Some examples include sources of financial assistance available to renters in the case of a disaster, lists of important rental-related documents, and renters' rights and responsibilities in the case of an emergency.

Foster public participation in planning for emergencies by partnering with organizations such as churches, which have pre-established trust in the community.

Use creative and targeted strategies for outreach and engagement to bring renters into the process of creating neighborhood plans.

Landlord-based strategies to reduce renter vulnerability

Reduce transaction costs for landlords to improve the structural resiliency of their rental properties before disaster strikes. Identify cost-effective measures for structural improvements.

Provide educational and technical assistance to both property owners and service providers such as architects, engineers, and contractors. Provide information about any financial assistance available for making safety improvements to rental properties.

What governments can do

Landlords can be offered incentives to expedite repair or rebuilding of rental properties after disasters. Government-provided financial relief for landlords to rebuild or repair can be tied to guarantees to keep rents affordable for a given time period.

Governments can negotiate with private developers to prioritize units for displaced renters in the aftermath of a disaster. More land can be made available for development of rental units through zoning -- by allowing increased density or mixed-use zones. Incentives can include tax abatements, permit-fee waivers, and other bonuses.

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ADDITIONAL RESOURCES

Rental laws will differ from state to state. The resources below are meant to offer some suggestions to tenants and property managers to improve communication before and after a natural disaster.

Apartment Association Information on Disaster Preparedness for Renters

A good source of disaster preparedness information appropriate for a renter area might be the property manager's office, or the trade association for apartments in the state.

The Texas Apartment Association has an extensive list of resources for homeowners and property managers.

Prepared by: Texas Apartment Association

Preparedness:

<http://www.taa.org/renterinfo/disaster-preparedness/>

Rights and Responsibilities:

<http://www.taa.org/assets/PDF/Hurricane%20resources/rental%20housing%20owners%20rights%20and%20legal%20responsibilities%20after%20a%20natural%20disaster.pdf>

Forms for Property Managers:

<http://www.taa.org/renterinfo/disaster-preparedness/>



PROFILE: REDUCING RENTER VULNERABILITY

Resource:	<i>The Tenure Trap: The Vulnerability of Renters to Joint Natural and Technological Disasters</i>
Organization:	Department of City and Regional Planning, UNC Chapel Hill
Keywords:	emergency preparedness, renters, public policy, technological disasters
Source:	"The tenure trap: The vulnerability of renters to joint natural and technological disasters." <i>Urban Affairs Review</i>
Brief Summary:	This academic study shows that renters are vulnerable to threats from emergencies that combine natural and technological elements. It details the reasons for increased vulnerability among renters and also makes recommendations for disaster preparedness policies.

Renters are particularly vulnerable to disasters due to lower levels of preparedness. The authors suggest that carefully crafted action plans are needed that incorporate a variety of policy instruments to reduce vulnerability. The article suggests some policy measures that local and regional governments and the federal government can adopt to help reduce renters' vulnerability to disasters.

A "joint natural and technological disaster" occurs when two types of hazards occur at the same time, such as an earthquake and an industrial chemical leak. These disasters may require different types of responses from a single emergency of either type. Preparedness requires an understanding of the variety of local threats in a given area.

The authors use both interview methods and modeling techniques to gauge the level of preparedness of renters for combined disasters in two U.S. communities. They model the direct risk of exposure to industrial chemicals during a natural disaster for two communities in California and Louisiana and recommend policies to increase rental housing stock resiliency and improve disaster preparedness among renters.

The main strategies to reduce vulnerability include utilizing targeted measures to build awareness among renters, engaging a variety of community action agencies in the provision and execution of preparedness education campaigns, and taking measures to induce landlords to invest in mitigation that will decrease the likelihood of damage to buildings and inhabitants' exposure to toxics.



PROFILE: DISASTER READINESS FOR TENANTS

Program:	Your Rights as a Tenant After a Fire or Natural Disaster
Organization:	North Carolina Cooperative Extension Disaster Information Center
Keywords:	disaster preparedness, printed information, renters, family preparedness, pets, health
Source:	Disaster Information Center, NC Cooperative Extension, North Carolina State University College of Agriculture & Life Sciences www.ces.ncsu.edu/disaster/handbook.pdf (Handbook) www.ces.ncsu.edu/disaster/factsheets/html/33.html (Tenant Factsheet)
Brief Summary:	The Disaster Information Center puts out numerous publications on disaster preparedness, including a factsheet on tenants' rights after an emergency.

The North Carolina Cooperative Extension Disaster Information Center published a handbook and set of factsheets with comprehensive disaster preparedness information for North Carolina residents. One factsheet focuses specifically on tenants' rights in the aftermath of a natural disaster. It provides information on relevant topics such as handling repairs or canceling a lease if a property is damaged or destroyed.

While this information sheet contains details specific to North Carolina, it provides a good example of the types of information that would be useful for renters in other states.

Many of the factsheets and the handbook are available in Spanish.



PROFILE: DISASTER READINESS FOR LANDLORDS

Resource:	Hurricane information and resources available to members and renters
Organization:	Texas Apartment Association
Keywords:	disaster preparedness, emergency recovery, information, renters, family preparedness
Source:	www.taa.org/aboutTaa/taaNews/?article_id=2213
Brief Summary:	A compilation of online resources about disaster preparedness and recovery, offered by a Texas-based professional association for landlords and tenants.

This online compilation of resources includes sections for both property owners and renters. Property owners will find links to information about their legal rights and responsibilities during and after a disaster and official forms that may be used for communication and legal purposes.

The website links to renter-specific information on disaster preparedness including the Texas Attorney General's Office guide to tenants' rights. The page links to tenant financial resources and general information on disaster preparedness.

This compilation offers a good go-to place for landlords and tenants dealing specifically with rental properties. Much of the information contained on the site is useful for those renters and landlords in Texas as well as other states.

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REFERENCES:

¹ Burby, R. et al. (2003). The tenure trap: The vulnerability of renters to joint natural and technological disasters. *Urban Affairs Review* 2003, 39, p.32.

² FEMA (2005). “Escambia County Long-Term Recovery Plan.”

³ HUD. (2006). “The Road Home Affordable Rental Housing and Eligibility of Mobile Home Owners Action Plan Amendment for Disaster Recovery Funds.” Department of Defense Appropriations Act, Federal Register 71(29).

⁴ Vatsa, K. (2004). Risk, vulnerability, and asset-based approach to disaster management. *International Journal of Sociology and Social Policy*, 24 (10/11).

⁵ Burby et. al (2003). The tenure trap: The vulnerability of renters to joint natural and technological disasters. *Urban Affairs Review* 2003, 39, p.32.

⁶ FEMA (2005). “Escambia County Long-Term Recovery Plan.”