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Tips for apartment renters on how to deal with Hurricane Irma

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By Rene Rodriguez

One of the biggest perks of renting over homeownership: When something goes wrong, you just have the landlord fix it.

But as Hurricane Irma nears South Florida packing 180 mph winds, even renters must confront the reality of dealing with potentially catastrophic damage.

“If I’m a tenant in a Miami condo and Irma is bearing down us, my first call is to my landlord,” said Donna DiMaggio Berger, a shareholder with Becker & Poliakoff Community Association Practice Group. “If you have shutters or impact glass, then you’re fine. But if the windows are bare, you have to decide whether to evacuate. And if you are going to stay, you need to figure out how you are going to protect your belongings and possessions.”

First step: Berger says renters should review their leases, which usually place the burden of protecting the unit on the landlord. All leases are different, so you have to read the fine print.

“If your landlord doesn’t respond, then contact the board of directors or condo association,” Berger says. “It is in their best interest that every unit in the building or complex is protected.”

Sometimes, simple logistics are the culprit: The landlord understands the risk associated with a windstorm event, but they haven’t done the necessary planning and waited too long to come out to your unit to put up shutters.

In that case, it's up to the tenant to protect the unit as best as possible, such as boarding up windows with plywood. Make sure you get a written agreement from your landlord to offset the costs of hurricane preparation: A verbal agreement isn't enough, Berger says.

If your building is rendered uninhabitable, or if flooding or loss of power keeps you from staying at home, renter's insurance should cover the costs of temporary housing. Renter's insurance will also pay for replacing personal property that was lost or damaged in the storm, although not all policies cover flooding.

Never took out a renters' policy? Unfortunately, you're on your own. Insurance companies will either wait 30 days before offering coverage to new clients or wait until the storm has blown over before a new policy kicks in.