

Frequently Asked Questions for Renters

Purpose: These frequently asked questions address common concerns of people who rent residential buildings related to building codes, the process, and available tools.

Target User: Renters

Further information or assistance can be found on [FEMA.gov](https://www.fema.gov) or through the FEMA Building Science Helpline: 866-927-2104 or FEMA-Buildingsciencehelp@FEMA.dhs.gov.

While people who rent homes will generally not be directly involved in working with a community's building codes since most code-related issues would be handled by the homeowner, there are code-related issues that they should be aware of when selecting a rental property and assessing that property's risk from natural hazards as part of that selection process.

Following are a series of questions that renters should consider asking when inspecting a potential property. As we say in the emergency management community, how that home will protect you and your family in a natural hazard event is more important than whether it has granite countertops and wood floors.

Does the type of construction of the house affect its vulnerability to specific natural hazards?

Yes, it can. Certain types of older construction have been shown to be more vulnerable to natural hazards. For example, an older unreinforced masonry homes, such as of all brick or concrete block construction, are more vulnerable to collapse in an earthquake because of their mass and lack of adequate reinforcement. On the west coast, homes with cripple wall foundations (with wood foundation walls) are inherently weaker and can collapse in an earthquake unless they have been seismically retrofitted. In high wind areas, older wood frame homes without modern wall sheathing are also vulnerable to damage from wind loads.

All of these problem construction types have been addressed in more recent editions of the building codes, and they would no longer be permitted for new construction. A simple way to avoid these potential problems would be to verify that the home was built to a modern code or has been upgraded to meet the current code. This can be done by having it inspected by a qualified registered design professional before signing a rental agreement.

Does when the house or structure was built affect its vulnerability to specific hazards?

Yes, it can. The older the house is, the older the building code that was used for its construction. Building codes are improved and republished every three years, and many of those improvements came from lessons learned during damage investigations after natural hazard events. Older building codes did not adequately address certain issues and as a result, older homes can be more vulnerable.

For example, older homes that were not properly anchored to the foundation can slide off their foundations in an earthquake or high wind event. Older masonry chimneys have less reinforcing in them and can be subject to collapse in an earthquake. Both issues were addressed in the building codes in the late 1960's. If the home you are intending to rent was built before then, it may be more prone to damage in a natural hazard event, possibly making it uninhabitable.

Are there situations where a renter would need to work with the building codes?

Most residential renters will rarely be making changes to a home that would trigger the building code, although it is possible. While most changes that would trigger the building code tend to be more structural in nature (like removing a wall) and would be done by the owner, there are many non-structural improvements or changes that would require a building code permit. These would include plumbing (like replacing a water heater) or electrical (like replacing a circuit breaker panel). In these situations, the renter should still be aware of the building codes and how they work.

Has the landlord checked the home for natural hazard vulnerabilities and done any retrofitting if the building is one of a vulnerable type?

The issues listed above for certain types and ages of homes can greatly increase the risk of serious damage from natural hazards to the point where the home may no longer be habitable after a natural hazard event. This is especially true for certain types of natural hazards, such as seismic and high winds, where the hazard affects a large area and can impact the entire structure, finding the weakest point, ultimately causing significant damage.

Some of the vulnerabilities listed above for older homes can be addressed by retrofitting the vulnerability and bringing the home up to the current code. If done correctly, this could address the hazard and make the home worth renting or leasing. It would still be advisable to have the home inspected to verify that the retrofitting was performed correctly and now meets the current code.

Does the property owner have the necessary natural hazard insurance on the property?

If your rental home is damaged in a natural hazard event, you are dependent upon the homeowner getting it repaired if you wish to remain there. Generally, this will only happen if the owner has a homeowners insurance policy that includes the applicable natural hazard coverage. Without insurance, there is a real risk of the owner simply walking away from the home, leaving you without a home, and finding a new vacant rental home after a natural disaster can be extremely difficult.



Engineers inspecting a home in Florida. Source: FEMA

Has the property ever sustained damage during a natural hazard event?

The owner should tell you if the home has ever been damaged in a natural hazard event. If they do not, the local building code department should have a record of any permits pulled on the home. Especially for hazards such as flooding, if it was damaged once, it can be damaged again, only this time with you inside.

Is the property in a flood hazard area?

Community flood hazard maps are available to look up the property location and determine if it is located in a flood hazard area. Flood hazard maps are available online through FEMA and the National Flood Insurance Program, or they can be checked at your local building code department office. Be aware that a home can be located outside of a flood hazard area but still be at risk of flooding, especially if the ground elevation is not much higher than that in the flood hazard area.

Does the property owner have an elevation certificate?

If the home is in a flood hazard area, the homeowner should have been given an elevation certificate. This certificate will tell you the elevation of the home’s lowest floor and whether that is above or below the base flood elevation. Records of elevation certificates can also be checked at your local building code department office.

Is the home located in a wildland-urban interface, where it can be subject to wildfire? If so, is the owner aware of this and have they taken any action?

If the home is located in a wildland-urban interface area, then wildfire is a possible threat. The local building code department should have information on this. Wildland-urban interface maps are also available online. If the home is in the wildland-urban interface, there are steps that can be taken to reduce the risk of wildfire impacting the home, such as protecting building openings from embers entering the home and controlling vegetation around the structure and along access routes. The owner should be aware of and have taken these steps. Your local fire department may be able to help you identify and take some of these wildfire mitigation measures.

Notes
