



# FEMA

# MYTH BUSTERS: RENTER EDITION

All too often, renters assume that their homes and apartments are resistant to natural hazards and are safe when they're not. Most buildings in the United States are not built to a level that will protect you from extreme natural hazards. Codes must be adopted and enforced but are still just minimum requirements. Although you may not own your home, there are things you should know to make informed decisions. Keep reading and find out the facts behind some of the more common myths surrounding building codes.

**MYTH:** There's no way to check if my residence is built to code.

**FACT:** Check with your local community's building permit office to find information on the construction date and the code used to design your home. You should also be able to find out if the building has had any retrofits or upgrades.

**MYTH:** Since I'm a prospective renter, there's nothing I can do about building codes.

**FACT:** When choosing where to live, renters can empower themselves by researching the building codes used for the space they're considering renting. They can also speak with local legislators and advocate for increased standards in their community. Living in a residence with up-to-date codes can help to **protect lives and save money** by minimizing damage.



**MYTH:** My renter's insurance already covers any damage I might experience from a natural hazard.

**FACT:** Typically, renter's insurance doesn't cover natural hazards such as earthquakes and floods. Consider investing in **additional insurance** as needed to **secure your property**.

**MYTH:** Natural hazards are unpredictable and catastrophic. Building codes won't protect me.

**FACT:** Natural hazards can't always be accurately predicted, but we can mitigate their impact on buildings with the help of science and engineering through building codes. **Building codes include life-saving components** such as smoke alarms, ventilation, and adequate connections between roofs, walls, and the foundation, all designed to make your residence safer and more resilient to unexpected events.

**MYTH:** I currently live in a rental, what can I do to be prepared?

**FACT:** While it's true that renters don't have the legal right to make structural changes, **planning ahead and implementing nonstructural techniques around your home can save your life**. Some examples include strapping bookcases and shelves to walls to prevent tipping during an earthquake, having an escape route in case of a fire, and identifying a best available refuge area before a tornado strikes. Check out the [Building Science Resource Library](#) for information on planning and non-structural solutions.