



## Office Locations

**Lafayette Office**  
 1020 Surrey Street  
 Lafayette, LA 70501  
 337-237-4320  
 800-256-1175

**Alexandria Office**  
 1808 Jackson Street  
 Alexandria, LA 71301  
 318-443-7281  
 800-256-4343

**Monroe Office**  
 3016 Cameron Street  
 Monroe, LA 71201  
 318-699-0889  
 800-259-6591

**Lake Charles Office**  
 2911 Ryan Street  
 Lake Charles, LA 70601  
 337-439-0377  
 877-256-0639

**Shreveport Office**  
 720 Travis Street  
 Shreveport, LA 71101  
 318-222-7186  
 800-826-9265

**Natchitoches Office**  
 134 St. Denis Street  
 Natchitoches, LA 71457  
 318-352-7220  
 800-960-9109

Visit [www.la-law.org](http://www.la-law.org) for more information.  
 If you live outside our service area, visit [www.louisianalawhelp.org](http://www.louisianalawhelp.org) to find other legal aid locations.

Contact an office near you if you are experiencing rental issues due to the recent disaster. We work to ensure Justice For All.

## OTHER RESOURCES

**Dial 2-1-1 (speak with a highly trained professional to connect you with resources in your area)**

**National Resources for the American Red Cross: 866-438-4636**

**Websites:**  
[www.louisianalawhelp.org](http://www.louisianalawhelp.org)  
[www.la.freelegalanswers.org](http://www.la.freelegalanswers.org)  
[www.la-law.org/get-help](http://www.la-law.org/get-help)  
[www.ssa.gov](http://www.ssa.gov)  
[www.benefitsoffices.com/state/LA.html](http://www.benefitsoffices.com/state/LA.html)

## Who Does Our Firm Serve?

- Individuals who live in any of the 42 parishes served by ALSC.
- Individuals who are at or below 125% of the current poverty guidelines.
- Individuals who are 60 years or older, regardless of income or assets, through limited funding from Council on Aging organizations.

For more information on eligibility visit [www.la-law.org/faqs](http://www.la-law.org/faqs).

Toll-Free: 800-256-1175

Email: [alsclaf@la-law.org](mailto:alsclaf@la-law.org)  
 (we cannot accept applications by email)

Website: [www.la-law.org](http://www.la-law.org)

**Free Civil Legal Assistance**

**ALSC**  
 ACADIANA LEGAL SERVICE CORPORATION  
 EQUAL JUSTICE FOR ALL

## What Renters Need to Know in a Disaster



**Lafayette Office**  
**Phone: 800-256-1175**

**LSC** America's Partner  
 for Equal Justice  
 LEGAL SERVICES CORPORATION

**LOUISIANA BAR**  
**FOUNDATION**  
 FUNDING CIVIL LEGAL AID

## What to do if your rental home was destroyed or damaged in a natural disaster

### You can continue to live in your home.

This is true only if it is legal to do so. If the home has been condemned or has been deemed unsafe it may not be legal for you to continue to living there. If part of the home is unusable but the rest is ok, then you can move out of the part that is damaged and continue to use the rest. If you do this, then your rent should be reduced because you cannot use the entire home you were paying for. You should try to negotiate this reduction with your landlord, but you may want to speak with an attorney if you cannot come to an agreement. If your landlord won't make repairs, there are a couple of things that you should not do without getting legal help first:

1. You should not stop paying rent;
2. You should not make the repairs yourself and deduct the cost from rent.

You can immediately move out and terminate your lease. If you decide to do this, you should notify your landlord in writing that you want your landlord to terminate the lease as soon as possible. You should keep a copy of the letter for your records and send the original by first-class mail. Sending notice by e-mail or text message may not be effective, and you should rely on that only if there is no way to get a letter to your landlord. It would also be helpful if you took some photographs of the damage in case your landlord sues you for unpaid rent or rent for the remaining months of the lease.

If you do terminate your lease, your landlord should return your security deposit and any rent you have paid in advance. Your landlord has 30 days from the time you move out, notify your landlord and return the keys to return your deposit and prepaid rent. Your letter should list a forwarding address so that your landlord knows where to send your security deposit. If your landlord makes any deductions from your deposit, such as unpaid rent or damage you caused, then he or she must send you an itemized list of those deductions along with the remainder of your deposit if there is any.

Your landlord should not deduct the cost of repairing damage from the disaster unless somehow you caused it or allowed it to happen.

### My property was also damaged in the disaster, is there anything I can do?

If you have renter's insurance, you should contact your insurance company as soon as possible to see if the damage is covered. Renter's insurance will often cover damage or loss from a fire, theft, or tornado, but it will not normally cover damage from a flood.

Your landlord may have hazard insurance on the property, but that usually covers just the building and not damage to your belongings. Still, you should check with your landlord to be sure.



### What if I don't have insurance or my insurance doesn't cover the damage to my property?

If the damage to your property is not covered by insurance, you may be able to get assistance from the Federal Emergency Management Agency ("FEMA"). You can find out if FEMA assistance is available and apply for it by calling 1-800-621-3362 or going to [www.disasterassistance.gov](http://www.disasterassistance.gov).



### Other Tips

Contact FEMA and/or your insurance company as soon as possible to see if your losses are covered or if there is assistance available.

- Document your losses if it is safe to do so by taking pictures of the damage and making a list of any property that was damaged or destroyed. Describe the item, the date you bought it, what it cost at the time and what you think it would cost to replace it.
- If you have trouble dealing with your insurance company or if you think it improperly denied your claim, you can make a complaint with the Louisiana Department of Insurance by calling 1-800-259-5300.