
Information for Renters

If you rent or lease an apartment, house or mobile home and the structure is damaged in a natural disaster, *read your lease carefully* to determine what you need to do regarding damages, terminating the lease, and securing emergency or temporary housing. Regardless of what the lease states, your landlord has a legal obligation to provide fit and habitable premises and to make any repairs necessary to keep the premises livable and usable.* Questions you may have concerning your rights and responsibilities as a tenant:

Who is responsible for repairs?

Your landlord must repair the rental property as quickly as is reasonably possible to restore the premises to a fit and habitable condition. You must cooperate with the landlord's requests, such as removing your personal property if necessary to make repairs, and you must take steps that will assist in the repair efforts.

Must I continue to pay rent during the repair process?

If damage is to the extent it is unsafe or unfit to live in, you need to work out an arrangement with your landlord. Tennessee statutes do not specifically address the rights or responsibilities of renters or landlords after a disaster.

Can I cancel a lease if my home has been damaged or destroyed?

If your home or apartment is destroyed or damaged to the extent it cannot be reasonably repaired, read your lease agreement and contact your landlord. You may need to seek legal assistance if you cannot come to an agreement with your landlord.

Who pays the cost to repair or replace damaged or destroyed personal property?

The landlord is not responsible for damage or loss of your personal property. If you have renter's insurance, read the policy, take pictures of the damage, contact your insurance company as soon as possible, and closely follow the insurance company's procedures for filing a claim. For more information visit: www.tn.gov/consumer.

If you need legal assistance, Tennessee does offer a toll-free phone line offering free legal information and referrals at 1-844-HELP4TN for residents who cannot afford an attorney.

*This information is based on the Landlord Tenant Act of Tennessee which applies in counties that have a population greater than 75,000. These counties are: Anderson, Blount, Bradley, Davidson, Hamilton, Knox, Madison, Maury, Montgomery, Rutherford, Sevier, Shelby, Sullivan, Sumner, Washington, Williamson, and Wilson. If you live in a county not covered by this Act, then the terms of your lease agreement should outline each parties' rights and obligations. If your lease does not cover these issues, then you will need to negotiate with your landlord as fair an arrangement as possible.

Adapted from Louisiana State University AgCenter publications by Barbara Metzger and Ann Berry. Revised by Ann Berry and Dena Wise November 2016. Updated by Ann Berry October 2024.