

## Tips for dealing with flood damage

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Below are some tips for tenants on what steps then can take if they have been affected by flooding. It should be noted that this is general information only.

1. Contact your landlord immediately – a tenant is obliged to bring flooding to the attention of the landlord.
2. Record the damage – take photographs of the flooding and any goods damaged.
3. If your landlord cannot be contacted, refer the matter to a plumber immediately. A tenant can then seek reimbursement for costs incurred.
4. Finding a new place to live – a tenant is entitled to move out if the accommodation has become uninhabitable. In certain situations it may be possible to move out on a temporary basis until the property is brought back to standard. While your landlord is not obliged to find you alternative accommodation you should discuss with your landlord whether they will cover/contribute to the costs of moving if moving temporarily. Your deposit should be returned to you as should any rent paid in advance if you move out permanently.
5. Have you got contents insurance? – A tenant should review all their insurance policies to see if they are covered.
6. Check with your landlord to see if their insurance covers their tenant's losses e.g. cost of temporarily providing alternative accommodation due to flooding?
7. Check with your local authority as they may have relief schemes in place for those affected by serious flooding.
8. Can you claim compensation from the landlord? You could pursue a case through the PRTB but in order to do so, you will need to show some negligence on the part of your landlord. Should your landlord have been aware that flooding was likely? In such cases it helps if the tenant had raised these issues with the landlord prior to the flooding. The question of negligence is one to be decided on a case-by-case basis