Frontline: Renters insurance vital for students

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By the end of 2011, four rental homes in Bellingham had suffered significant damage due to fires. The most recent left a family of four in critical condition and a Western student and her boyfriend without beds or many belongings.

In late June the 10-year battle over instituting a rental licensing and inspection program came to a halt when the City Council voted down the proposal. One concern was increasing costs on small-business landlords during an economic recession; landlords would be responsible for the cost of making homes that violate health and safety laws suitable to live in.

As we enter the winter months, the risk of house fires heats up, but homes are still going uninspected.

This editorial board supports rental licensing that would protect the students and families that inhabit Bellingham's 18,000 rental properties.

Without a licensing program, students renting in Bellingham can, and should, protect their belongings by purchasing renters insurance. The victims of the most recent rental fire in Bellingham did not have insurance and they paid the price for it. The same happened in the December fire that destroyed the home of three Western students on East Maple Street.

Landlords are required to purchase homeowners insurance, protecting them if any serious damage is done to the structure of the home or land.

Other cities in the United States require renters to purchase insurance. Bellingham does not. But in the absence of regulation, it should. Many renters, often the transient student population, do not believe insurance is a necessary purchase.

This editorial board does.

While the residential landlord-tenant act determines it illegal for landlords to rent out homes that violate safety issues, many of the homes in violation get rented anyway.

A recent survey by two local organizations, Neighbors for Safe Rentals and the Viking Community Builders, found that 37 percent of respondents found fire safety issues in their rental homes, 47 percent did not have adequate heating and 45 percent had serious issues with mold.

The tenant act also says "a local municipality may only require a certificate of inspection on a rental property once every three years," protecting landlords from having to deal with keeping their homes suitable.

The current complaint-based system is not a sufficient replacement for regulation, inspection and insurance. In unsafe homes, where renters are not protected, insurance is a necessity.

Bellingham has had an unusually high number of house fires and break-ins in the last year. Three were due to unsuitable living conditions.

Aside from the seemingly more and more likely chance that renters will be the victims of house fires, Bellingham student renters are consistently targets of house break-ins. Neighborhoods with

a high volume of students, such as the York Neighborhood, are especially vulnerable.

Renters insurance could have protected the myriad of students who have already been victims of break-ins, and it can protect those who will inevitably have to deal with one in the future.

When break-ins are prevalent, and efforts for a rental-licensing program are stagnant, the only way to protect personal belongings is through the purchase of renters insurance.

In Washington state, the average cost of a rental insurance premium is $170 — averaging out to 50 cents a day, according to Insure.com.

Many student renters may believe this is an unnecessary bill for a yearly lease that is often not re-signed. But compared to the cost of losing everything in a house fire or replacing household items stolen after a break-in, it is a small price to pay.

When your city won't protect you, find an insurance company that will.