INSURANCE

The 12 Most Important Photos to Take of Your Home Before a Wildfire

altadenafiresafe.org

Our Mission

The **Altadena Fire Safe Council** is working to reduce wildfire risk across our community through GIS-informed planning, science-based integrated vegetation management and regenerative land stewardship. We will pursue Firewise USA® neighborhood recognition by educating our community about home hardening, defensible space design, soil restoration and native plant landscaping.

Charity On Top (EIN #81-1198370) is a California-registered 501(c)(3) nonprofit foundation and is the official fiscal sponsor for the Altadena Fire Safe Council.

Create a visual record of your home and belongings

If a wildfire ever destroys your home, your insurance claim will depend heavily on documentation. Photos taken before a disaster help prove what your home looked like, what materials were used, and what belongings were inside. The good news is that documenting your home takes less than **20 minutes with a smartphone**, and the results can make a major difference during the claims process.

1. Front Exterior of Your Home	**2. Back of the House**
Take a clear photo of the front of the house showing:	**Capture the rear elevation of the home, including:**
✓ roof condition	✓ decks or patios
✓ siding materials	✓ sliding doors
✓ windows and doors	✓ outdoor living spaces
✓ landscaping and driveway	✓ rooflines and gutters
This image helps establish the overall condition and structure of the property.	Many structures and improvements are located in the backyard.
3. Side Elevations	**4. The Roof**
Photograph both sides of the house. **These images help document:**	If possible, photograph the roof from the ground or from a safe vantage point. **This can document:**
✓ siding materials	✓ roofing material type
✓ vents and utilities	✓ solar panels
✓ fences or gates	✓ skylights or chimneys
✓ air conditioning units	Roof type often affects rebuilding costs.
5. The Kitchen	**6. Bathrooms**
The kitchen is usually the most expensive room to rebuild. **Take wide photos showing:**	**Photograph each bathroom, capturing:**
✓ cabinetry	✓ tile work
✓ appliances	✓ showers or tubs
✓ countertops	✓ vanities and fixtures
✓ flooring and lighting	Custom tile or plumbing fixtures can significantly affect replacement costs.

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7. Living Areas	8. Bedrooms
Take wide photos of major living spaces such as:	**Photograph each bedroom to document:**
✓ living room	✓ furniture
✓ family room	✓ mattresses
✓ dining room	✓ clothing storage
Try to capture furniture, electronics, and décor.	✓ electronics or valuables
9. Closets and Storage Areas	**10. Garage or Workshop**
Open closet doors and photograph inside. **This helps document:**	Garages often contain expensive tools, equipment, and storage items. **Photograph:**
✓ clothing collections	✓ tools and workbenches
✓ stored belongings	✓ bicycles and sports equipment
✓ seasonal items	✓ storage shelves
Closets often contain thousands of dollars worth of items.	
11. Outdoor Structures	**12. Special Features and Upgrades**
Take photos of structures such as:	**Finally, document any major improvements or custom features, such as:**
✓ detached garages	✓ fireplaces
✓ studios or workshops	✓ built-in shelving
✓ sheds or barns	✓ hardwood floors
✓ pergolas and fences	✓ solar panels
These structures are often insured separately.	✓ upgraded appliances
	✓ landscaping or retaining walls
	These upgrades can significantly affect rebuilding costs.

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Where to Store Your Photos	A Simple Preparedness Habit
Once you've taken the photos, store them somewhere safe and accessible even if your home is destroyed.	Many wildfire survivors say they wish they had taken better photos of their home before the disaster. Spending a few minutes documenting your home today can make the insurance claims process much smoother if you ever need it.
Good options include:	
✓ cloud storage services	
✓ a secure online drive	
✓ emailing the photos to yourself	
✓ saving them to an external drive stored off-site	
Some homeowners also create a **simple video walkthrough of the entire home**, which can capture additional details quickly.