

Storm Damage Photo Documentation Guide

How to Capture Usable Evidence Safely

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How to Use This Guide

This guide explains how to document possible storm damage in a way that insurance actually understands, without putting yourself at risk.

You do not need professional equipment.

You do not need to climb on your roof.

You do not need to decide anything yet.

The goal is simple:

capture clear, usable information - safely - so you can make better decisions later.

Important Context (Read First)

Insurance decisions are based on documentation, not opinions.

Photos that clearly show what was damaged, where, and how are far more valuable than verbal descriptions or confident claims.

Poor documentation doesn't just weaken claims.

It creates confusion, delays, and pressure.

This guide helps you avoid that.

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Section 1: Safety Comes First (Non-Negotiable)

Before taking any photos, understand this:

- You do not need to get on your roof
- You do not need to use a ladder
- You do not need to touch damaged materials
- **Stay clear of downed or damaged power lines**
- *Treat all power lines as energized. Never approach, touch, or attempt to move anything in contact with a power line. Keep a safe distance and contact your local utility provider if you see damaged lines.*

Many homeowner injuries happen after storms -not during them.

Do **NOT**:

- Walk on wet or damaged roofing
- Climb ladders alone
- Step on steep slopes
- Lean out of windows
- Feel pressured to "prove" damage

Ground-level documentation is usually sufficient to start.



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Section 2: Tools You Need

You only need:

- A smartphone or camera
- Good daylight
- A steady hand
- Time to be methodical

Avoid:

- Filters
- Editing
- Zooming excessively
- Deleting "imperfect" photos

Natural, clear images are best.

Section 3: Start With Wide Context Photos

Begin by showing the whole structure, not just damage.

Take photos of:

- The front of the home
- Each side of the home
- The rear of the home
- The roofline from multiple angles

These photos establish context and orientation



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Section 4: Roof Surface Photos (From the Ground)

From safe ground positions, capture:

- Each visible roof slope
- Ridges and edges
- Areas below large trees
- Areas facing typical storm direction

Use both:

- Wide shots (where is this?)
- Medium shots (what area is affected?)

Do not rely on a single photo.

Section 5: Collateral Storm Damage (Very Important)

Insurance often looks for supporting evidence, not just roof photos.

Document:

- Gutters and downspouts
- Window screens
- Siding
- Soft metals (vents, flashing, drip edge)
- Outdoor equipment or fixtures

Hail and wind often leave patterns across multiple surfaces.

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Section 6: Close-Up Photos (Use Carefully)

Close-ups are useful when:

- Taken in good light
- Clearly focused
- Paired with a wider shot

Capture:

- Impact marks
- Lifted or missing materials
- Bent metal components

Avoid:

- Extreme zoom
- Blurry images
- Photos with no reference point

A close-up without context is rarely helpful by itself.

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Section 7: Interior Documentation (If Applicable)

If you see interior signs, document them.

Take photos of:

- Ceiling stains
- Wall discoloration
- Active dripping (if present)
- Attic conditions (only if safely accessible)

Include:

- The surrounding area
- Lighting on
- Multiple angles

Interior photos help establish functional impact.

Section 8: Organizing Your Photos

How photos are organized matters.

Recommended approach:

- Keep original files (do not edit)
- Group photos by area or location
- Rename folders by date
- Write short notes explaining what each group shows

If you share photos later, clarity helps everyone.

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Section 9: Common Documentation Mistakes

Avoid these common issues:

- Only taking close-ups
- Only photographing one roof slope
- Relying on verbal explanations
- Taking photos days or weeks later without notes
- Deleting photos that feel "redundant"

Redundancy is often helpful.

Section 10: What Good Documentation Does Not Do

Good documentation:

- Does not guarantee claim approval
- Does not replace policy language
- Does not require exaggeration

Its job is accuracy, not persuasion.

Final Reminder

You do not need to prove anything today.

Clear documentation gives you options.
Rushed decisions limit them.

Take photos safely.

Keep notes.

Let evidence guide next steps - not pressure.