What to Record After a Storm or Flood

A clear record helps a property manager, insurer, or engineer see what happened, what was already present, and what has changed since. Begin documenting once you can do it safely. Make one timeline and link each entry to a photo, report, message, or receipt.

Confirm where you can document safely

Follow local instructions about returning to the property. Stay out of floodwater and away from downed lines, damaged electrical equipment, and unstable areas. If an area is closed or conditions appear unsafe, leave it and note what you could not reach. Contact emergency responders if someone is in immediate danger. CDC floodwater safety

Create a dated event record

Start with the event date or approximate time, then record when you first saw the effects. Assign each location an ID. From an accessible position, take a wide photo showing the building or room and a detail of what changed. Record visible water lines, debris, exposed soil, or damaged materials with a fixed landmark for scale or location. Note which details came from your own observations, which came from others, and what you knew about the condition before the event.



Figure 1A. Illustrative overview near Stuart, Florida, after Hurricane Jeanne, approximately September 2004. The beach and nearby buildings help locate the damaged house. Exact capture time was unrecorded.



Figure 1B. Detail cropped from Figure 1A. The closer view shows the damaged beach-facing portion and debris below it. Both panels use one photograph made by the USGS. For your own record, take two views from places you can safely access.

Photo credit for Figures 1A and 1B - Karen L. M. Morgan, U.S. Geological Survey, Closeup photograph of home damaged by Hurricane Jeanne in Florida. U.S. public domain. Overview resized. Detail cropped and resized.

Organize photos, reports, and communications

Save original files and use copies to add arrows or labels. Keep a list of photo IDs, dates, locations, and short descriptions. Add prior photos, available plans and reports, official access notices, and records of temporary work or cleanup. Note when each action occurred and who performed it, and keep related communications and receipts. Capture conditions before cleanup when safe and practical, and ask your insurer what they need for their records. National Flood Insurance Program, How to document flood damage

When an engineering assessment can help

If a wall, floor, retaining wall, or the ground near a support appears changed, tell the engineer what you can see from a safe location and what was inaccessible. Share prior observations and what has been moved, removed, or covered since the event. Ask what the visit can assess, what records or further access would help, and what the findings can inform before permanent work is planned.

Incident timeline

Date and time	Location or prior condition	Observation or action taken	Photo, report, or receipt ID

What to do next

Seeing water collect at the same spot during later storms? Use What to Document When Water Collects Near Your Home.

Found a crack in an accessible wall or slab? Use How to Document a Crack in a Wall, Slab or Foundation.