Recovery After the Maui Fire: What if I didn't document my belongings?

Following the destructive wildfire that has left many homeowners on Maui grappling with substantial property losses, the <u>Building Industry Association of Hawaii</u> (BIA) is committed to providing valuable guidance to help document and rebuild your property.

If you didn't have the opportunity to document your personal belongings before the fire, don't worry. While it's ideal to have pre-fire documentation, there are still creative ways to register or find documentation of your property after a fire. Here are some strategies:

- 1. **Ask Family and Friends:** Reach out to friends and family who visited your home and took photos or videos during gatherings or events. Ask if they have pictures or videos you can use for documentation.
- 2. **Review Social Media and Online Platforms:** Check your social media accounts and those of your friends and family for potential pictures of your belongings on Facebook, Instagram, or Pinterest.
- Check Your Online Shopping Accounts: Your online order history can serve as a record of some of your belongings. Check your email or accounts on e-commerce websites to find purchase receipts and product details.
- 4. **Look at Credit Card and Bank Statements:** Contact your banks and review your statements for transactions related to household items, electronics, or valuable possessions. They can be used as evidence of ownership and approximate values.
- Scan Your Email for Receipts and Invoices: Check your email for copies of receipts and invoices for major purchases, repairs, or renovations. These documents can help establish the value and ownership of items.
- 6. **Inquire About Home Renovation or Repair Records:** If you have made any renovations or repairs to your home, contact the contractors, architects, or service providers. They may have records to demonstrate the value of improvements. In addition, check with your local building department for any records or permits of the work completed.
- 7. **Ask a Neighbor or Community for Assistance:** Neighbors or community members may have photos or videos of your property taken during neighborhood events or gatherings. Even pictures of your carport, vehicles, the front yard, back yard, outdoor gatherings or parties can help you.
- 8. **Review Home Security Footage:** If you had a home security system with cameras, contact the provider to see if they have any footage of your property before the fire.
- 9. **Conduct Interviews:** Pose questions to family members and neighbors who may remember specific items in your home. Their recollections can help recreate an inventory.
- 10. **Try Sketching or Drawing:** If you have artistic skills or can enlist the help of an artist, create sketches or drawings of your property's layout and the placement of key items such as your floorplan and furniture.
- 11. **Use Online Tools:** Consider using online home inventory apps on your smartphone. You can enter information about your possessions manually, even after a fire. Some of these tools allow you to estimate values based on similar items.

While these creative methods may not be as comprehensive as pre-fire documentation, they can still significantly assist you in the insurance claims process and in recovering lost property after a fire. Remember to prioritize safety and consult with your insurance company for guidance on the specific documentation requirements.

Visit the BIA's website biahawaii.org or call us at 808-847-4666 for more resources as you begin your journey to rebuild.



