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Living Well

Chelsea Richmond, Family and Consumer Sciences Agent
K-State Research and Extension, Flint Hills District

Preparing a Household Inventory

Recent news stories about damage caused by tornados or hurricanes reinforce the importance of having an up-to-date household inventory. Imagine trying to compile a detailed list of property for an insurance claim after a natural disaster. Whether you are a homeowner or renter an accurate household inventory is a necessity.

A household inventory is an itemized list of the contents of your home, including basement, attic, and garage. It could also include a list of contents of storage areas, such as sheds or other small buildings on your property. If you have a rented storage unit off-site, consider completing an inventory for that, as well.

When developing an inventory, begin by photographing or videotaping every wall in each room of your home and storage areas. Photograph open closets, cabinets, cupboards, and drawers. Take close-ups of unique or expensive items to document their existence and condition. Date the photographs and use them to show all furniture, furnishings, accessories, and other items—large and small—in the room. When videotaping, verbally describe the contents as you move around a room. Photos or video to accompany your written inventory will be useful. Both can serve as a record of ownership and document the condition of items.

One format for recording an inventory can be found at www.extension.org/pages/11274/household-inventory. Once at the website, locate the Household Inventory Interactive Form. After the form is downloaded, print it and hand write

the inventory information, or fill it out and save it on your computer. Another method you might want to consider for creating an inventory is a software program that is stored online, so that the inventory can be accessed from any computer. For example, “Know Your Stuff” is the Insurance Information Institute’s free online home inventory software at www.knowyourstuff.org/iii/login.html

Be as specific and accurate as possible when describing your furnishings and equipment. For furniture, include the color, wood type, and size. For appliances, record the manufacturer, model, serial number, and size. When listing items include the original cost, the date purchased, any alterations or repairs done on the item, and corresponding cost. Include this information in your written inventory or scan a copy to keep this information electronically.

It is important to keep a working copy (paper or electronic) of the inventory in a home file. Additionally, keep a copy away from the insured dwelling, such as in a safe-deposit box, with a trusted person, or stored online.

As a step in being prepared for a potential disaster, I would encourage you to create a household inventory. If you already have developed a household inventory, review the inventory to make sure it is regularly updated and accurately reflects the items in your home or property. For more information, contact the Flint Hills Extension District Office in Council Grove at (620) 767-5136 or the office in Cottonwood Falls at (620) 273-6491.