INSURANCE

A Step-by-Step Guide to Building a Complete Home Inventory

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.

Why You Need a Home Inventory

The goal is simple: if the worst happens, you'll have the documentation you need to recover and rebuild. This guide walks you through the easiest and most effective ways to protect yourself. You'll find practical guides that explain how to document your belongings before disaster strikes, track major home improvements and upgrades and create secure backups of your records so they survive even if your home does not.

A complete home inventory helps you:
❑ Prove what you owned to your insurance company after a disaster.
❑ Maximize the compensation you receive for lost or damaged items.
❑ Keep track of serial numbers, purchase dates, receipts, warranties, and values.
❑ Provide clear documentation of home improvements and upgrades. (Very important)

Step-by-Step Inventory Creation: Decide Your Inventory Method	
Digital Methods (Preferred)	**Paper System (Backup)**
Apps & Online Services: Most let you add photos, item details, and documents, and export reports for insurance claims.	A binder with printed reports, photos, and receipts.
Spreadsheet Templates: Great free option if you prefer your own workflow.	Use a room-by-room checklist for consistency.
Professional PDF Worksheets: Customized insurance-ready forms can be useful, too. Online pre-packaged, complete documentation systems like Home Proof are also available.	Later digitize it (scan and save digitally).
homeproof.co	

Apps and Digital Services to Use	
Encircle	**Sortly**
❑ Designed for insurance documentation.	❑ Visual inventory app that's easy to use.
❑ Inventory capture with photos and videos.	❑ Organize by room, add photos and notes.
❑ Detailed PDF reports your insurer can use.	❑ Free tier available with options to upgrade.
❑ Works on iOS, Android, and Desktop.	**NAIC Home Inventory App**
Itemtopia	❑ Free app from NAIC.
❑ Tracks items, warranties and maintenance.	❑ List items with serial numbers and descriptions.
❑ Broader household management tool.	❑ Exports to PDF or CSV.

How to Document Each Item

<table>
<tr><th>For each item include:</th><th>Documenting Home Improvements</th></tr>
<tr><td>1. Description: What it is?</td><td rowspan="3">Treat improvements (like kitchen remodels, new roof, built-ins, etc.) like big assets. You can store these alongside your home inventory or within the same app if it supports documents:</td></tr>
<tr><td>2. Location: Which room/closet.</td></tr>
<tr><td>3. Photos/Videos: Close-ups and wide shots.</td></tr>
<tr><td>4. Serial Numbers and Model Numbers.</td><td>❑ Take before, during, and after photos/videos.</td></tr>
<tr><td>5. Purchase Info: Date, store, price.</td><td>❑ Save contracts, permits, and invoices.</td></tr>
<tr><td>6. Receipts/Warranties: Scanned and linked.</td><td>❑ Add notes on who did the work and when.</td></tr>
<tr><td>7. Replacement Value: Current replacement cost.</td><td>❑ Include receipts for materials and labor costs.</td></tr>
<tr><th colspan="2">Best Practices for Backup and Safety</th></tr>
<tr><td colspan="2">Your inventory is only useful if it survives the disaster too.</td></tr>
<tr><th>Follow the 3-2-1 Backup Rule</th><th>Tips</th></tr>
<tr><td>❑ 3 copies of your inventory</td><td rowspan="2">Schedule regular updates at least once a year, or whenever you make major purchases.</td></tr>
<tr><td>❑ 2 different formats (cloud + local copy)</td></tr>
<tr><td>❑ 1 off-site copy (not inside the home)</td><td>Enable two-factor authentication on cloud accounts.</td></tr>
<tr><th>Suggested Backup Locations</th><td rowspan="2">Don’t underestimate how long it takes — start with one room at a time and focus first on high-value items.</td></tr>
<tr><td>✓ Cloud storage (Google Drive, Dropbox, iCloud)</td></tr>
<tr><td>✓ External hard drive or USB stick</td><td rowspan="3">Use checklist templates so you don’t overlook closets, garages, attics, or storage unit items and then share your inventory reports with your insurer or agent so they know it exists and how to access it.</td></tr>
<tr><td>✓ Email a copy to a trusted friend/family</td></tr>
<tr><td>✓ Safe deposit box or storage away from home</td></tr>
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