INSURANCE

A Home Inventory Quick Start Guide

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.

How to Begin

Getting started with a home inventory can feel like a big task, but it doesn't have to be.

With a simple plan and a short block of time, you can quickly create a practical record of your belongings that will be invaluable in an emergency or insurance claim. This quick start checklist is designed to help you move efficiently—capturing the most important information first—so you can build a solid foundation and improve it over time.

Home Inventory Quick Start Checklist		
1	**Start with the most important rooms**	Begin with high-value areas like the living room, kitchen, and primary bedroom to capture the bulk of your belongings quickly.
2	**Use your smartphone to take photos and video**	Walk through each room and record a slow video, opening drawers, closets, and cabinets as you go.
3	**Capture wide shots and close-ups**	Take overall photos of each room, then zoom in on valuable or unique items like electronics, art, and furniture.
4	**Document big-ticket items first**	Focus on items that would be costly to replace—appliances, furniture, jewelry, tools, and specialty equipment.
5	**Record basic details**	For key items, note the brand, model, approximate purchase date, and estimated value.
6	**Don't forget everyday items**	Closets, kitchenware, linens, and books add up quickly—capture them in groups if needed.
7	**Check for receipts and records**	Gather any receipts, warranties, or appraisals you already have and photograph or scan them.
8	**Create a simple digital list**	Use a spreadsheet or app to log items by room so everything is organized and searchable.
9	**Back everything up immediately**	Upload photos and documents to a cloud service and, if possible, save a copy to an external drive.
10	**Set a reminder to refine later**	Your first pass doesn't need to be perfect—schedule time to come back and add more detail over time.

60 Minutes Today = Total Loss Protection

If your home were lost tomorrow, could you prove what you owned?
Most homeowners underestimate how long it takes to remember everything, how much small items add up, how difficult claims are without proof. This one-page plan gets you protected fast.

STEP 1: 30-Minute Whole-House Video	**STEP 2: Upload Immediately (10 minutes)**
❑ Start at your front door.	❑ Create a cloud folder called **Home Inventory.**
❑ Walk slowly through every room.	❑ Create **Videos** folder.
❑ Open closets.	❑ Create **Photos** folder.
❑ Open drawers.	❑ Create **Receipts** folder.
❑ Open cabinets.	❑ Create **Home Improvements** folder.
❑ Film inside garage/storage.	❑ Upload your walkthrough video right away.
❑ Zoom in on electronics labels.	Name your video file: **Home Inventory Walkthrough – [Month Year]**
❑ Narrate what you see.	
❑ Say prices out loud if you remember them.	
❑ Detailed PDF reports your insurer can use.	
This single video is powerful claim evidence.	

STEP 3: Document High-Value Items (20 Minutes)	**STEP 4: Save Home Improvement Proof**
Focus only on items insurance scrutinizes most:	Gather and upload:
❑ Electronics	❑ Roof replacement invoices
❑ Jewelry	❑ Remodel contracts
❑ Appliances	❑ HVAC replacement
❑ Tools	❑ Solar installation
❑ Art / Collectibles	❑ Fire hardening upgrades
❑ For each item take 2 photos (wide + close)	❑ Landscaping investments
❑ For each item capture serial number	These documents directly impact rebuild value.
❑ For each item add estimated replacement cost	
❑ For each item upload receipt if available	
Add these to a Google Sheet or notes document. This typically covers 60–80% of claim value.	

Backup Rule (Critical)

Follow the 3-2-1 Rule:	Maintenance Plan
❑ 3 copies.	**Every 3 Months:**
❑ 2 storage types.	❑ Add new purchases.
❑ 1 copy outside your home.	❑ Remove sold items.
Best setup:	❑ Upload new receipts.
❑ Cloud storage.	**Once Per Year:**
❑ External drive in fire-resistant safe.	❑ Record a new 5-minute walkthrough.
❑ Shared copy with trusted person.	❑ Export a PDF copy and confirm backup access.
Easiest Tools for the Least Friction	**Most User Friendly App**
Google Sheets + Google Drive	**Sortly**
✓ Free	✓ Visual
✓ Accessible anywhere	✓ Photo based
✓ Easy sharing	✓ Very intuitive
✓ Automatic cloud backup	✓ Great for overwhelmed homeowners

Insurance-Focused Option
National Association of Insurance Commissioners Home Inventory App
✓ Free
✓ Built for claims
✓ Exports directly to PDF