



## Brochure: Home Inventory

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You never know when a disaster may strike?but you can be prepared with a home inventory.

A home inventory can help you

- Buy the amount of insurance you need
- Get your insurance claim settled faster
- Verify losses for your income tax return
- Keep track of all the things you've accumulated over the years

## Getting Started

There are many ways to create a home inventory. It may seem hard at first to record information about everything you have in your house, but don't let that put you off. First, decide on a way to make an inventory that works for you. You can do it room by room, category by category (furniture, electronics, etc.), from newest items to oldest or from most expensive purchases to less expensive ones.

## Taking Inventory

There are different ways to making your list. You can write everything down in a notebook, for example. Or you can take pictures, writing information on the back of the photos or put information on your computer. If you have a video camera, you can walk through your house filming and describing the contents at the same time. If you have a personal computer, you can access free online software that makes creating and keeping a home inventory easy.

Keep receipts when they are available and note the cost for the item, when you bought it and other information about the make and model.

Expensive items like jewelry and art work may need to be insured separately. Ask your insurance agent whether you need a floater for your homeowners policy.

Store a copy of your inventory in a safe place outside of your home—with a friend or in a safe deposit box. (If your inventory is electronic, store it on a disk.) That way you'll be sure to have something to give your insurance representative if your home is damaged. Also, whenever you make a significant purchase, remember to add the information to your inventory while the details are fresh in your mind.

## Making Lists

In some cases, items below are listed by the room in which they are most likely to be found. In other cases, they are grouped together by category. For many items like books, CDs, sheets or pots and pans, you can make a general estimate of how many you have and their estimated value.

**Home Inventory:** You can refer to the following lists to help create your inventories. Write a brief description of the item including when and where it was bought and its make or model number.

### General Appliances

Televisions  
VCR/DVD player  
Video camera  
CD player  
Stereo equipment  
CDs, records  
Radios

Sewing machine  
Cameras  
Answering machine  
Phones  
Washer/Dryer  
Air conditioners  
Heaters  
Fans  
Vacuum cleaner  
Exercise equipment

## **General Household**

Carpet/rugs  
Window treatments  
Bookcases  
Chairs  
Lamps/light fixtures  
Clocks  
Mirrors  
Vases  
Collections (coin, stamp, etc.)  
Pictures/wall hangings

## **Living Room**

Sofa  
Chairs  
Coffee table  
End tables  
Entertainment center/wall units  
Piano/other musical instruments

## **Dining Room**

Buffet  
Table  
Chairs  
China cabinet  
China  
Silverware  
Crystal  
Table linens  
Tea/coffee sets  
Serving table/cart

## **Bedrooms**

Beds  
Bed linens  
Dressers/chests  
Dressing tables  
Night tables

## **Clothing**

Shoes  
Coats  
Furs  
Suits  
Dresses  
Sweaters  
Sports apparel  
Shirts  
Skirts  
Jewelry

## **Kitchen**

Table  
Chairs  
Refrigerator  
Freezer  
Stove  
Microwave oven  
Oven  
Dishwasher  
Coffee makers/other small appliances  
Pots/pans  
Dishes  
Glasses  
Kitchen utensils

## **Bathrooms**

Hair dryer/other electrical appliances  
Scale  
Shower curtains  
Towels

## **Home Office/Study/Den**

Desk  
Chairs  
Sofa  
Computer  
Printer  
Scanner  
Fax machine  
Books

Tables  
Business supplies

## **Garage/Basement/Attic/Shed**

Furniture  
Luggage/trunks  
Sports equipment  
Toys/Outdoor games  
Bicycles  
Small boats  
Trailers  
Lawn mower  
Snow blower  
Shovels  
Sprinklers/hoses  
Wheelbarrow/other garden tools and supplies  
Ladders  
Work bench  
Carpentry tools/supplies  
Holiday decorations

## **Porch/Patio**

Garden chairs  
Garden tables  
Umbrellas  
Outdoor cooking equipment  
Planters  
Jacuzzi

## **Keeping Important Documents**

It's also important to keep a record of legal documents, such as birth certificates and passports, and financial documents, such as bank accounts and insurance policies. You can also use your home inventory to record information about these papers. Note insurance policy and bank and investment account numbers along with and insurance policy contact information. For more tips, go to the Federal Citizen Information Center's [Consumer Focus: Preparing Your Household Records](#).

## **Household Records**

### **General**

Wills, living wills and powers of attorney  
Passports  
Birth certificates  
Marriage certificates/divorce decrees  
Social security cards  
Education records  
Employment records  
Church records

## **Financial**

Insurance records

Tax records

Creditor information

Credit car information

Bank information (account numbers, statements, etc.)

Deeds

Retirement and pension account information

Home improvement records warranties

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Reviewed and Approved by:

Federal Citizen Information Center

[www.pueblo.gsa.gov/](http://www.pueblo.gsa.gov/)

National Consumers League

[www.nclnet.org/](http://www.nclnet.org/)

Cooperative State Research, Education, and Extension Service, USDA

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