How to Create a Home Inventory for Renters and Homeowners

Home and Garden · about 32 minutes · 2026-11-06

Document your belongings before a loss makes them difficult to remember. These 29 steps cover policy questions, room-by-room photos, serial numbers, receipts, collections, replacement-cost discussions, secure backups, redacted claim copies, annual updates, and careful post-loss documentation.

Things you will need

- A phone or camera with sufficient storage and power
- A room-by-room spreadsheet and plain-language index
- Receipts, warranties, appraisals, and relevant policy documents
- A notebook, flashlight, and optional measuring tape
- Encrypted off-site and offline backup storage
- A protected location for the emergency-access summary and recovery instructions

Planning the Inventory and Understanding Your Policy

1. **Define what the inventory must achieve**
   Define what the inventory needs to help you do.
2. **Read the policy and list your questions**
   Read your current policy and prepare questions before documenting values.
3. **Choose a room-by-room record format**
   Choose a room-by-room structure and a consistent record format.
4. **Set up a spreadsheet and room index**
   Set up a simple spreadsheet and a plain-language room index.
5. **Gather simple documentation tools**
   Gather basic documentation tools without buying specialized equipment.
6. **Build a protected folder structure**
   Create a protected folder structure and backup destination first.

Photographing and Describing Every Area

7. **Photograph wide views of each room**
   Begin each room with wide, clear overview photographs.
8. **Add close-up photographs of valuables**
   Add closer photographs of valuable or difficult-to-describe items.
9. **Record models and serial numbers accurately**
   Record electronics and appliances with accurate model information.
10. **Document collections with supporting evidence**
    Document jewelry, art, instruments, and collections with their supporting evidence.
11. **Inventory garages, sheds, and outdoor gear**
    Include garages, sheds, balconies, storage units, and outdoor equipment.

12. Write consistent descriptions and quantities

Write consistent descriptions and realistic quantities.

Adding Receipts, Condition, and Valuation Notes

13. Attach receipts, warranties, and appraisals

Attach receipts, warranties, appraisals, and provenance to the relevant item.

14. Restrict sensitive identifiers in the file

Keep sensitive identifiers and account details under tighter control.

15. Photograph existing wear and condition

Photograph current condition and notable existing wear honestly.

16. Separate purchase price from policy valuation

Distinguish purchase price from the policy's valuation approach.

17. Flag items needing an appraisal or scheduling

Flag items that may need a professional appraisal or additional coverage.

Securing the Files and Preparing Shareable Copies

18. Finish the index and readme for other readers

Finish the index so every item can be found without you.

19. Keep encrypted backups in separate locations

Keep encrypted backups in more than one safe location.

20. Lock down accounts and devices holding the file

Protect the master inventory with strong account and device security.

21. Prepare a redacted insurer-ready copy

Create a concise insurer-ready copy with only necessary information.

22. Store an emergency-access summary and instructions

Store a small emergency-access copy and clear retrieval instructions.

Updating the Inventory and Using It After a Loss

23. Log new purchases while details are fresh

Add significant purchases, gifts, and disposals while details are fresh.

24. Review one room monthly, everything annually

Review one room each month and the whole index annually.

25. Update the record after a move or renovation

Rebuild location details after a move, renovation, or major reorganization.

26. Discuss coverage at the annual policy review

Discuss coverage during an annual policy review rather than waiting for a claim.

27. Test access from another authorized device

Test restoration and household access before an emergency.

28. Document damage safely after a loss

After a loss, prioritize safety and document damage according to official instructions.

29. Keep a claim log and preserve the original record

Keep a claim log and preserve the untouched pre-loss inventory.

Sources

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Written as a checklist from https://www.howcompass.com/how-to/Create-a-Home-Inventory-for-Renters-and-Homeowners. Corrections: https://w