

## **FREE Home Inventory Software!**

Written by

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**FREE Home Inventory Software available NOW! However, my educated guess is that “Take Home Inventory,” continues to sit firmly at the bottom of your “To Do” list for home maintenance. A lack of urgency delegates it consistently to the bottom rung of your priority ladder. After all, should something actually happen, an insurance adjuster, or perhaps an insurance negotiator, will do the Home Inventory. Or if necessary, you will do it after the disaster. That’s when insurance companies expect Home Inventories to be taken. Right? WRONG!**

**Think about this for a minute. A fire rips through your kitchen, dining room, and is extinguished in the living room. There were working batteries in your fire alarm system and everyone got out safely. The contents of the living room remained intact, although soggy and smoke damaged. But ...the flames consumed your designer window treatments, nine piece Ethan Allen dining room suite, walnut sideboard, china cabinet as well as the three sets of enclosed china, and the 9’x15’ authentic Persian rug. If your camera wasn’t destroyed in the fire, NOW you’re going to verify your belongings AFTER the fire has consumed them? Take photographs? Of what?**

**The average person makes the erroneous assumption that a Home Inventory is to be taken after a disaster strikes. This wrong assumption sadly costs homeowners thousands of dollars needlessly. How disheartening after the emotional trauma of witnessing the loss of your treasured possessions to add insult to injury by receiving a check from your home owner’s insurance policy for \$6,000.00 to cover the loss of \$35,000.00 worth of belongings. Insurance agents have stressed to me the importance of taking a Home Inventory BEFORE the flood washes it all away; BEFORE the thief runs off with your valuables, BEFORE the tornado reduces your home to rubble. In fact, I asked one insurance agent, “How important is it for a home owner to take a Home Inventory of his possessions BEFORE a disaster?” He replied, referring to the agency which he represents, “It’s required.” There are insurance agencies which will only accept a Home Inventory taken BEFORE a disaster. Take your Home Inventory NOW!**

**O.K. we have jerked “take Home Inventory” up from the bottom rung of the priority ladder and planted it firmly on top where it needs to be. HOW? How is a Home Inventory done? As proprietor of Residential Inventory Service, LLC., I have compiled from experience a set of Do’s and Don’ts to assist home owners in taking their own Home Inventory.**

### **PREPARATION**

**Don’t grab a throw away camera and begin randomly clicking whatever you decide to shoot on the spur of the moment. This approach will be ineffective and a waste of time and effort.**

**Do use a digital camera with an automatic flash, as well as a “zoom” feature which will adjust to various lighting conditions and allow you to maximize and minimize distances as needed.**

**(Your manual may suggest using a tripod. I have not found a tripod necessary or even useful for the purpose of taking a home inventory.)**

**A regular camera may also be used. When having the film from a regular camera developed, request it to be placed on a CD ROM. A JPEG format needs to be used.**

**Don't grab your child's notebook and jot down notes regarding the items you photograph. Do use the Home Inventory Sheet provided at the end of this article. To get started, run off about thirty copies and attach them to a clip board. Use a new writing pen that you know will not run out of ink in the middle of your inventory. Do use Home Inventory software that allows you to identify and describe each item. I highly recommend using the software which I use for my inventory service, Home Asset Assurance software. They are presently offering a free 30 day download: [www.freehomeinventorysoftware.com](http://www.freehomeinventorysoftware.com). You are presently able to obtain the FREE software for Home Inventory. After that, it only costs \$29.99 to receive a serial number allowing you continuous use.**

**Home Asset Assurance software is also useful for estate planning. There is a place by each photograph for stating to whom you would like to bequeath the item. One of my clients has an extensive Christmas Village miniature collection accumulated over the last thirty-five years and worth thousands of dollars. It now remains displayed in a very large china closet all year round. Back in the days when the miniatures were loving unwrapped, displayed for Christmas and put away once again until next year, her little granddaughter with a great deal of wonderment assisted her year after year. My client named her granddaughter, now a lovely young woman, as the recipient of this treasure. The same client also has three handcrafted miniatures of actual 19<sup>th</sup> century landmarks. Two of them were residences built in the early 1800's by her ancestors, and one is a church. The bricks for the church were made by slaves. I recorded these unique distinctive facts in her inventory. Her heirs now have access to that historical information.**

**Don't assume that your Home Inventory will take about thirty minutes and that you can sneak it in after Sunday dinner and before Aunt Flo arrives with her gang to visit. Also don't hope that your family will remain quietly occupied without interrupting you, telemarketers will miraculously fail to call, and the neighbors won't notice that you are indeed home on this lovely Sunday afternoon. Do schedule the appropriate amount of time for a comprehensive photo shoot. An eighteen hundred square foot home will take about two hours of uninterrupted, focused effort. Another two hours will be needed to document information regarding each photograph., using Home Asset Assurance software, the information you have recorded on your Home Inventory sheets. Block the needed amount of time in on your daily calendar.**

**Make a plan with your family, for instance, surprise them with a shopping spree at the mall and instruct them not to come home until a certain time. Purchase unbirthdays presents for each member and place them in each person's "space" as a reward along with a Thank you card thanking each person for giving you the time alone you needed to accomplish this important home maintenance task.**

**Do turn off and unplug all phones, T.V.'s, computers, and radios. Hide your vehicle in the garage or on the back patio so that neighbors erroneously assume you are not home. Or place a "Do Not Disturb" sign on all outside doors.**

**When establishing your time slot for your Home Inventory, include at least thirty minutes for organizing belongings. One of my clients has seven sets of china. Every set had to be arranged in separate groups, stacks. Group shots of items are acceptable. In your clothes closets, arrange all like items together: shoes, boots, hats, belts, gloves. Hanging clothes need to be grouped together for group shots: blouses, shirts, suits, slacks, skirts, pants. Open drawers to chest of drawers and leave them open until the shoot is complete. (Decide whether or not modesty will prevent you from photographing underwear and lingerie. They do, after all certainly have a monetary value.) Jewelry can also be arranged for group shots. I would recommend individual shots for items which are particularly costly. Check with your insurance agency regarding jewelry. Some of them require receipts for jewelry no matter the circumstance surrounding the loss.**

**Remember closets: the coat closet, the linen closet, and the pantry in the kitchen. Again, plan group shots of: jackets, coats, scarves, linens, towels, etc. Some items stored in the pantry may warrant individual shots, such as the \$75.00 electric Wok which you have stored in its box. Plan group shots also for kitchen items, leaving the drawers and cabinet doors open: daily dishware, pots and pans, cookware, and flatware. Group shots are acceptable for musical CD's, sheet music, and books. Group shots of musical instruments are best kept to about two items, for instance a guitar leaning up against a piano. However, in planning your shots for your workshop, and storage unit, keep in mind that there is not unlimited space available by each photograph for identification and description. Therefore, larger items such as the chainsaw, gas grill, and lawn furniture need to be arranged in groups of two and three. A single shot of the pegboard containing an array of small tools should be followed by smaller group shots giving you a chance to identify each tool, state its brand name and its replacement value. Remember also your hobby items such as your \$1,500.00 sewing machine and all the accompanying items used in sewing, or the golf bag which cost an arm and a leg. The lovingly accumulated golf clubs reaching a replacement value of about a gazillion dollars, can all be recorded in a group shot.**

**Guns, of course have to be handled very carefully. I once knew a gun collector who had an extensive rifle collection, which he kept stored under the guest bed! In this case to record these potentially dangerous possessions,, he would need to have someone help him move the bed, rather than drag the guns out from under the bed!**

## **THE ACTUAL PHOTOSHOOT**

Daylight is better, especially in the beginning because your first shots should be identifiers, showing the front of the house, the mailbox with the address on it or the address on the house. One time, scheduling required a nighttime shoot for my client's Home Inventory and the outdoor shots were not adequate.

Stepping through the front door, begin in the foyer. If you step directly into the living room and dining room area, move in a clockwise direction moving from left, to right, top to bottom. The rule is, photograph anything that is not permanently attached to the house. This excludes most light fixtures as well as carpeting.

## **RECORDING INFORMATION**

Upon completion of the photo shoot, you are ready to record your information for each photographed item using the FREE Home Inventory Software from [freehomeinventorysoftware.com](http://freehomeinventorysoftware.com). A simple two or three word title is required for each photo, i.e. "Designer Window Treatment." Following the title is the Description block. State as much of the following types of information about the item that you have: what it is, make, model, serial number, where it was purchased, the purchase price, in what year it was purchased, any historical anecdote, and the present replacement value of the item. The last descriptive line item is "Bequeath." This is where you state the name of the person you wish to receive this item. Upon the completion of a Description block, click on "Save," then click on "Add Photo" to move on to the next photograph.

## **STORING INFORMATION**

Have a copy made of your Home Inventory CD. Place your name and the address of your home on both CD's. A phone number may prove helpful, also. I am insistent to my customers, that they store the CD's off site, preferably in safety deposit box in a bank. A fireproof lock box on site is not a sufficient precaution. A thief could actually steal it!

## **SUMMARY**

Take your Home Inventory ASAP. Order FREE Home Inventory software from [freehomeinventorysoftware.com](http://freehomeinventorysoftware.com). Acquire appropriate equipment and make a plan. Set up the photo shoot arranging your belongings in the manner most efficient for the shoot. Record your information for each photo thereby creating a CD of your Home Inventory. Make a copy of the CD, placing identifiers on both and store them in a safety deposit box in a bank. NOW you are prepared incase of Fire, Theft, or Natural Disaster. You can now reward yourself for an important job well done!