



Family Resource Management...

UNIVERSITY OF ALASKA FAIRBANKS

Getting Organized Series

Taking a Household Inventory With a Camera

FRM-00395

In this issue

- Description of a household inventory
- The many purposes of a household inventory

Tips to help you

- Take a household inventory with your camera
- Store your inventory in a safe place

What you'll need

- Camera
- Color film
- Information about major items
- Home safe or bank safe deposit box

What is a household inventory?

An inventory made with a camera is a collection of pictures of all of your possessions. The value of items and information about valuable articles should be recorded on the back of each picture.

Why take a household inventory?

An inventory of your household furnishings and personal belongings can be useful to you as well as other members of your family. By listing and providing information about each item, the household inventory serves many purposes.

- It is useful in planning and forecasting replacement needs for furnishings, equipment and clothing.
- It helps you decide how much insurance protection you need to adequately cover your household furnishings and personal belongings.
- The inventory provides a basis for filing insurance claims in the event of loss by fire, flood or other disasters.
- It provides proof of loss due to burglary or theft.
- It indicates the money value of your possessions for your net worth statements which show financial growth.
- It provides evidence of ownership when property is held individually or jointly in the case of separation or divorce.
- The inventory can be used when planning the distribution of your estate.

Where should you keep your inventory?

Store your photo inventory in a safe place so it won't be destroyed by fire. Consider placing the pictures and negatives in a bank safe deposit box or fireproof home safe.

For convenience in updating the inventory, you may wish to make second copies of pictures to keep in your permanent home file.

Remember to keep all copies up-to-date on an annual basis.

When should you take an inventory?

If you have never taken an inventory before, now is the time. If you already have an inventory, you will only need to take photographs of new items whenever you make major purchases to keep the inventory current.

Who should take the inventory?

The person responsible for keeping the records should be sure that the inventory is complete and updated annually. The assistance of someone who is handy with a camera would be a help.

Photography hints

Using a camera to inventory possessions is only one way to make an inventory. You may prefer to use a written household inventory or a tape recorder to record your descriptions of items in each room. Whatever method you prefer, you will need to collect the same information about each item.

Use any camera you are comfortable with, but it should have a flash attachment. Use color film so that the quality of your possessions is accurately pictured. You might also consider color slides since they are less expensive and store easily.

A video camera can also make an excellent inventory. As you film, make sure you center it and hold the camera still long enough to get a visible record of each item.

Be systematic

Photograph your household furnishings and personal belongings in a systematic way.

- Inventory one room at a time.
- Photograph everything in the room.
- Record relevant information on the back of the picture. (Original cost, date of picture, date of purchase, brand, model number, and general description.)

Inventory tips

Rooms—Start with one wall and take as many pictures as necessary to record the entire room. You may wish to overlap your shots to be sure they include all items.

Closets—Photograph the whole closet and take separate pictures of the more valuable items. List the value of individual items and record the total cost on each picture. Photographs can prove the quantity as well as the quality.

Drawers—Photograph the overall contents of drawers and remove valuable items and photograph separately.

Storage areas (basement, garage, attic)—These areas need to be photographed in the same way as the interior rooms of your house. Take pictures of the whole area and open doors to cupboards, closets or storage chests to take pictures.

Prize possessions—Take extra care in photographing jewelry, furs, paintings and other valuables.

- Group small pieces of similar items together and place on a solid-colored rug or cloth.
- Photograph the brand name.
- If the item is extremely valuable, include a member of the family in the picture as proof that the item is really yours.

Update

Once the inventory has been established, it needs to be updated at least annually. However, it might be easier to update the inventory immediately in the case of major purchases or upon the sale of items.

When updating the inventory consider the following tips.

- Major purchases of large or valuable items such as a sofa, freezer or fur parka need to be added to the inventory immediately.
- Small items such as items in a wardrobe, books or tools accumulated or replaced during the year should be updated annually.
- Items that have been destroyed or sold and are no longer in your possession need to be removed from the inventory immediately.

About the series

This is a series of fact sheets to assist you in setting up a system to help you get control of your time and resources.

Each fact sheet gives you suggestions and ideas concerning one topic with a suggested activity to help you get one step closer to becoming organized.

It may take you as long as a year to get your management system working effectively for you.

Households that develop such a system and use it faithfully have discovered that no matter what the economic conditions are, they can still get ahead or at least stay even.

In this series, you can request fact sheets on the following topics:

- *Organizing Your Home Business Center* (FRM-00390)
- *The Temporary Home Filing System* (FRM-00391)
- *The Permanent Home Filing System* (FRM-00392)
- *Valuable Papers Checklist* (FRM-00393)
- *Valuable Papers Inventory* (FRM-00394)
- *Taking A Household Inventory With a Camera* (FRM-00395)
- *Keeping Home Records: What to Discard* (FRM-00396)
- *Replacing Valuable Papers* (FRM-00397)

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