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Get Prepared: Kansas Severe Weather

Last week, I was reminded of how quickly severe weather can develop in the spring. My cousins live in Kankakee, Illinois, where a tornado recently impacted their community. Just like in Illinois, severe weather can happen quickly in Kansas. We all need to be prepared before severe weather strikes.

There are several steps you can take now to be ready. Knowing what to prepare—and how to take action—is essential for managing the situation effectively. Kansas State Extension professionals recommend starting with a household inventory and reviewing your insurance coverage.

Conducting a Household Inventory

A household inventory is a detailed list of your home's contents, including items in the living areas, basement, garage, attic, and storage spaces such as sheds or off-site units. If you ever need to file an insurance claim, your company may require a list of lost or damaged items. While the task may seem overwhelming, there are several approaches that make it manageable. Be sure to document valuable items such as electronics, appliances, furniture, and other important possessions.

Video Walk-Through or Photo Documentation

Take photos or videos of each room, including walls, open closets, cabinets, and drawers. Capture closeups of expensive items and document their condition. As you film, verbally describe what you see. Photos and video provide strong support for your written inventory.

Digital Apps

Consider using a digital app to help with inventory. Many apps not only store a record of your belongings but also help with paperwork organization, maintenance tracking, barcode scanning, and documenting home improvements. Digital tools make it easy to update your inventory over time.

Written Itemized Record

If you prefer a traditional approach, you can download inventory forms or use a notebook. Be sure to keep a copy of your written record off-site in case your property is destroyed.

Review Your Insurance Coverage

In addition to keeping an inventory, take time to review your renter's or homeowner's insurance policy. The purpose of insurance is to cover major losses, and it's wise to review your policy annually. During this review, make sure you have adequate coverage for your home, vehicles, and personal belongings. If you have a mortgage, your lender will require you to maintain proper homeowner's insurance.

Make sure you have funds available to cover your deductible. Also, check whether your home and contents are insured for replacement value rather than depreciated value; otherwise, your policy may not cover the full cost of rebuilding or replacing items. Because each insurance policy is different, take time to understand what is *not* covered. Depending on your location and your insurance provider, excluded events could include earth movement (earthquake, sinkhole, landslide), flooding, sewer or sump-pump backup, or mold.

For more information on disaster preparedness visit www.ready.gov