

HOME SAFETY AND SECURITY RISK ASSESSMENT

A Beginner-Friendly Template for Households and Families

Plain language. Worked examples. Built for homeowners and renters.

Household / Address	_____
Assessment Date	_____
Completed By	_____
Home Type (House / Apt / Condo)	_____
Next Review Date	_____

How to Use This Document

Most people never do a structured safety check of their own home. They rely on general habits — locking the door at night, setting a passcode on the phone, not clicking strange emails. That works right up until the day it doesn't.

This document is a simple, no-jargon way to look at your home the way a security professional would, but in about an afternoon. You don't need any equipment, any software, or any expertise. You just need to walk around, open doors and windows, look at your router, and answer some honest questions.

What is a home risk assessment?

It's a structured way of answering three questions:

1. What could go wrong at our home? (Break-in, fire, scam, flood, etc.)
2. How likely is each problem, and how bad would it be?
3. What are we going to do about it?

That's it. The rest is just a framework to keep you from missing anything obvious.

How long will this take?

Expect 3–5 hours total, ideally spread over a weekend. Some of it is sitting at the kitchen table thinking; some of it is walking through the house checking locks and smoke detectors. You don't need to finish it all at once.

Who should be involved?

- Every adult member of the household — everyone needs to know the plan.
- Age-appropriate conversations with children, especially about fire escape plans, strangers, and online safety.
- If you live alone, that's fine — just work through it yourself and share the key decisions with a trusted friend or family member.
- If you rent, you'll find some items limited by what your landlord allows; note them and push for what you can.

The sections in this document

- Section 1 — What You're Protecting: People, property, information, and money.
- Section 2 — What Could Go Wrong: Threats a typical home faces.
- Section 3 — How to Score Risks: A simple 1–5 scale.
- Section 4 — The Risk Register: The main worksheet.
- Section 5 — What to Do About Each Risk: Reduce, Transfer, Avoid, or Accept.
- Section 6 — Home Safety Checklists: Room-by-room and category checks.
- Section 7 — Emergency Preparedness: What to do when something actually happens.
- Section 8 — Keeping This Living: How to make sure you don't file and forget.

A realistic perspective: The goal is not to make your home feel like a fortress. Most home risks are handled by a handful of simple, boring habits — locking doors, updating smoke detectors, using strong passwords, not clicking suspicious links. This document helps you spot the things you're missing without turning your life upside down.

Section 1 — What You're Protecting

Before you can protect your home, you need a clear picture of what's in it and around it that matters. This isn't about listing every item — it's about noticing the things where a loss, damage, or harm would be a real problem.

The five categories of home assets

Category	What it means	Examples
People (highest priority)	Every member of the household — especially children, elderly relatives, and pets.	Spouse, children, elderly parents living with you, house guests, pets, caregivers who visit.
The home itself	The structure and everything attached to it.	House or apartment, garage, shed, basement, attic, yard, fence, deck, HVAC, water heater, roof.
Valuables	Things that would be painful, expensive, or impossible to replace.	Jewelry, electronics, tools, bikes, musical instruments, firearms, cash, collections, sentimental items, vehicles.
Information and identity	Personal data that can be used against you if it falls into the wrong hands.	Social Security cards, passports, tax returns, bank statements, passwords, medical records, photos, email accounts.
Money and accounts	Financial holdings and the ability to access them.	Checking and savings accounts, credit cards, investment accounts, retirement funds, cryptocurrency, cash at home.

Worksheet: Your home inventory

Fill in the things that matter most. Don't list every spoon — focus on items you'd genuinely miss, or that would be expensive or impossible to replace. Aim for 15–25 entries.

#	Category	Item or asset	Why it matters	Where it's kept
1	Information	Social Security cards & passports	Identity theft is extremely costly to undo; replacement is slow and painful	Home office drawer (unlocked)

#	Category	Item or asset	Why it matters	Where it's kept
2	Valuables	Grandmother's wedding ring	Irreplaceable — sentimental value far beyond dollar value	Bedroom dresser top
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				

Yellow rows are examples. Replace or add rows as needed.

Section 2 — What Could Go Wrong

Home threats fall into a few broad categories. Not all of them will matter equally — your specific situation (urban vs rural, house vs apartment, kids vs no kids, climate) shapes which ones are most relevant. Read through and note what applies to you.

Break-in and theft

- Burglary while nobody is home — the most common type by far.
- Home invasion while someone is home — rarer but much more dangerous.
- Package theft from your porch or lobby.
- Mail theft (checks, tax documents, credit card offers).
- Car break-ins in the driveway or street.
- Theft of garden tools, bikes, or items from an unlocked shed or garage.
- Opportunistic theft during open houses, showings, or when contractors are working.

Fire and safety

- Kitchen fires (unattended cooking is the #1 cause of home fires).
- Electrical fires from overloaded outlets, damaged cords, or aging wiring.
- Chimney, fireplace, or dryer vent fires.
- Carbon monoxide leaks from furnaces, generators, or fuel-burning appliances.
- Smoke or CO alarms with dead batteries or past their 10-year expiration.
- Burns, falls, and poisoning (especially for young children and elderly).
- Slip and fall injuries on stairs, in bathrooms, or on icy walkways.

Water, weather, and environment

- Burst pipes in winter — a single unchecked pipe can cause tens of thousands in damage.
- Flooding from storms, snowmelt, or failed sump pumps.
- Roof damage from hail, wind, or falling branches.
- Severe weather (tornado, hurricane, wildfire, earthquake) — varies dramatically by region.
- Mold from small unaddressed leaks.
- Radon, asbestos, or lead — often invisible until tested.

Identity theft and online scams

- Phishing emails and text messages impersonating your bank, the IRS, Amazon, USPS, or a utility.
- Phone scams — fake "grandparent in trouble," "IRS warrant," or "tech support" calls.
- Account takeovers from reused or weak passwords (especially email, which is a master key).
- Credit card skimming at gas pumps, ATMs, or compromised online shops.
- Tax refund fraud (someone files a return in your name before you do).
- Medical identity theft (someone uses your insurance for their care).
- Romance or investment scams — often targeting isolated or elderly people.

- Deepfake or AI voice-cloning scams — a "family member" calls in distress asking for money.

Home technology and connected devices

- Wi-Fi router with a default password or outdated firmware.
- Security cameras or baby monitors accessible from the internet with weak passwords.
- Smart home devices (doorbells, speakers, thermostats) with poor security.
- Children's devices without parental controls, exposing them to harmful content or strangers.
- Shared or reused passwords across many accounts.
- Malware or ransomware on a family computer.

Family and personal safety

- Children giving out information to strangers online.
- Elderly relatives vulnerable to phone and in-person scams.
- Medical emergencies when someone is alone at home.
- Firearms stored unsafely where children or unauthorized people can access them.
- Medication misuse or accidental ingestion by children.
- Swimming pool, hot tub, or water feature safety (especially with young children).
- Domestic violence situations, including restraining order enforcement.

Vehicles and travel

- Car broken into or stolen from the driveway.
- Catalytic converter theft.
- Garage door opener stolen from a parked car, giving access to the house.
- Empty-house signals when you travel (packages piling up, lights off, social media posts).

Your specific threats

Think about your specific situation. Do you live in a flood zone? Wildfire area? A neighborhood with recent car break-ins? Do you have a family member with specific vulnerabilities (dementia, mobility, disability)? A home-based business? Valuable collectibles? Note anything specific to you.

Section 3 — How to Score Risks

To compare risks, you need a consistent way to score them. Use a 1–5 scale for two things:

1. Likelihood — how likely is this to happen in the next year?
2. Impact — if it did happen, how bad would it be?

Multiply them for a risk score of 1–25. Higher = more urgent.

Likelihood scale

Score	Label	Plain meaning	Rough rule of thumb
1	Rare	Would genuinely surprise you.	Less than once every 10 years.
2	Unlikely	Possible but you wouldn't bet on it.	Once every 5–10 years.
3	Possible	Happens to people you know.	Once every 1–5 years.
4	Likely	Expect it this year.	Once or twice a year.
5	Almost certain	Already happens or is happening.	Monthly or more.

Impact scale

For home risks, impact includes money, safety, emotional cost, and how long it takes to recover. Think about the worst plausible case, not the absolute worst-case.

Score	Label	What this looks like for a home
1	Minimal	Under \$100 and handled in a day. Example: a small package stolen from the porch.
2	Minor	Annoying but recoverable in a few days; a few hundred dollars. Example: car window broken into, laptop bag taken; replace window, file police report.
3	Moderate	Significant disruption or loss; \$1,000–\$10,000; takes weeks to resolve. Example: burglary with electronics and jewelry stolen; identity theft discovered.
4	Major	Serious injury, major financial loss (\$10,000+), or lasting emotional impact. Example: kitchen fire causing significant damage; wire fraud losing a down payment; a fall resulting in hospitalization.

Score	Label	What this looks like for a home
5	Catastrophic	Loss of life, permanent injury, or an event that could displace the family. Example: a house fire; an armed home invasion; a child harmed; total loss from flood or tornado.

The risk matrix

Multiply Likelihood × Impact. Use the color to figure out how urgent the risk is.

	Impact 1	Impact 2	Impact 3	Impact 4	Impact 5
Likelihood 5	5	10	15	20	25
Likelihood 4	4	8	12	16	20
Likelihood 3	3	6	9	12	15
Likelihood 2	2	4	6	8	10
Likelihood 1	1	2	3	4	5

What the colors mean

Color	Score	What to do
Low	1–4	Acceptable. Note it, keep practicing good habits.
Medium	5–9	Worth addressing. Plan improvements in the next few months.
High	10–15	Needs action. Tackle it within the next month.
Critical	16–25	Stop and fix. Take action this week, even if it's just a temporary workaround.

A worked example

Risk: Smoke detectors in our home are more than 10 years old and haven't been tested in a while.

Likelihood of failure = 4 (Likely). Smoke alarms are only rated for 10 years; older ones routinely fail. Batteries alone aren't enough.

Impact of a fire without working alarms = 5 (Catastrophic). A working smoke alarm roughly halves the risk of dying in a house fire. Without it, the impact of a fire jumps dramatically.

Risk score = 4 × 5 = 20 (Critical). Replace all smoke alarms this weekend. Total cost is about \$100 and under an hour of work. There is no better security dollar you will spend.

Section 4 — The Risk Register

This is the main worksheet. For each risk you care about, fill in one row. Start with 10–15 of the most important ones — don't try to list every possible problem.

How to fill in each column

- ID — Just a number (R-01, R-02, etc.).
- Risk description — One sentence: "What could happen, to whom or what, caused by what."
- Category — Break-in, Fire, Water, Cyber/Identity, Family Safety, Vehicle, etc.
- Likelihood (1–5) and Impact (1–5) — Use the scales in Section 3.
- Score — Likelihood × Impact.
- Existing safeguards — What you already do about it (deadbolts, insurance, alarms, etc.).
- Action — What you plan to do from Section 5 (Reduce, Transfer, Avoid, Accept).
- Owner — Who in the household is responsible. Use a real name.
- Target date — When you'll be done. "Someday" is not a date.

Tip: Don't get stuck trying to perfect your scores. If you can't decide between a 3 and a 4, pick one and move on. The point is to compare risks against each other, not to produce a scientifically precise number.

Risk register worksheet

Three example rows are filled in (yellow). Replace them with your own.

ID	Risk description	Category	Existing safeguards	L	I	Score	Action	Owner	Due
R-01	Old smoke alarms may fail in a fire	Fire	Alarms exist but age/status unknown	4	5	20	Reduce — replace all alarms	Pat	7 days
R-02	Same password reused on email and several shopping sites	Cyber / Identity	Some accounts have MFA	4	4	16	Reduce — password manager, unique passwords, MFA everywhere	Alex	30 days
R-03	Back sliding door has only a weak factory latch	Break-in	Front door has a deadbolt	3	3	9	Reduce — dowel in track + sliding door lock	Pat	14 days
R-04									

ID	Risk description	Category	Existing safeguards	L	I	Score	Action	Owner	Due
R-05									
R-06									
R-07									
R-08									
R-09									
R-10									
R-11									
R-12									
R-13									
R-14									
R-15									
R-16									
R-17									

L = Likelihood, I = Impact, Score = L × I.

Section 5 — What to Do About Each Risk

For every risk, you have four options. There's no single "right" answer — it depends on cost, severity, and how much disruption it creates in your daily life.

Option	What it means	When to use it	Home example
Reduce	Put safeguards in place to make it less likely, less severe, or both.	The default answer for most home risks.	Install a deadbolt, replace old smoke alarms, use unique passwords with a password manager.
Transfer	Shift the financial impact to someone else, typically through insurance.	When impact is high and fully preventing it is impractical.	Homeowners or renters insurance; umbrella liability policy; identity theft protection; flood insurance in flood zones.
Avoid	Stop doing the activity or having the thing that creates the risk.	When the risk is high and the activity isn't essential.	Don't post vacation photos in real time; stop keeping large amounts of cash at home; remove a trampoline if insurance rates it high-risk.
Accept	Acknowledge the risk and choose to live with it.	Only for low-scoring risks, or where the fix costs more than the problem.	Accept that a package occasionally gets stolen from the porch; accept the minor risk of hail damage if you have coverage.

A note on insurance

Insurance is one of the most underused tools in home risk management. Before you assume "we're covered," take half an hour to look at the actual policy or call your agent about:

- Your deductible and coverage limits — are they realistic for today's costs?
- Whether you have replacement-cost coverage or actual-cash-value (the first is usually better).
- Whether specific items (jewelry, firearms, musical instruments, collectibles, art) need to be individually scheduled.
- Flood insurance (not included in standard homeowners insurance; needed for FEMA flood zones and advisable in many other areas).
- Earthquake insurance in earthquake zones.
- Umbrella liability — especially if you have a pool, trampoline, dog, or teen drivers.
- Identity theft coverage, either on your homeowners policy or as standalone.
- Sewer backup and service line coverage — small add-ons that cover expensive problems.

Section 6 — Home Safety Checklists

Walk through each list with a pen. A blank box is a signal that you probably have an elevated risk somewhere in your register.

Doors, windows, and entry points

- Every exterior door has a working deadbolt.
- The front door has a peephole or video doorbell.
- Sliding glass doors have a secondary lock OR a dowel/bar in the track.
- Ground-floor windows have working locks and are used.
- Garage-to-house door is solid-core and has a deadbolt.
- Garage door opener is not kept in a car parked outside.
- Exterior lighting covers all entry points and walkways, ideally motion-activated.
- No spare keys are hidden outside (under mats, in fake rocks, etc.).
- You know everyone who has a key to your home, and you're comfortable with that list.
- Mail and packages do not pile up when you're away.

Fire and life safety

- Smoke alarms are less than 10 years old (check the date printed on them).
- Smoke alarms exist in every bedroom, outside every sleeping area, and on every level.
- Alarms are tested at least twice a year (daylight saving time is a good reminder).
- Carbon monoxide alarms are installed on every level, especially near bedrooms.
- A working fire extinguisher is in the kitchen and in the garage.
- Every family member knows two ways out of each room.
- A meeting place outside the home has been agreed on.
- Fire drill has been practiced with children in the last year.
- Dryer lint trap is cleaned every load and the vent pipe is cleaned annually.
- Space heaters (if used) are plugged directly into the wall and kept away from flammables.

Water and environment

- You know where the main water shutoff valve is and how to use it.
- Pipes in unheated areas are insulated (cold climates).
- Sump pump (if applicable) is tested at least annually and has a battery backup if critical.
- Water heater is strapped (earthquake zones) and under 12 years old.
- Gutters are cleaned at least twice a year.

- Trees near the house are inspected for damaged or dead limbs.
- You've checked whether your address is in a FEMA flood zone.
- A radon test has been done in the last few years (for owned homes).
- If you have a basement, a leak detector is placed at the lowest point.

Identity, accounts, and online safety

- Email accounts have multi-factor authentication turned on.
- Bank, investment, and other financial accounts have MFA turned on.
- Passwords are unique for every important account (a password manager is the easy way).
- Your phone and computer have automatic updates enabled.
- Your phone has a lock code or biometric lock.
- Computers have full-disk encryption on (BitLocker, FileVault).
- You've frozen your credit at all three bureaus (Equifax, Experian, TransUnion) if you aren't actively applying for credit.
- You review bank and credit card statements at least monthly.
- Tax returns and other sensitive documents are stored in a locked drawer, safe, or encrypted cloud storage.
- Old sensitive paperwork is shredded, not thrown out whole.
- You don't give out personal info to unsolicited callers or emails.

Home network and smart devices

- The Wi-Fi router password has been changed from the default.
- The router admin password has been changed (this is separate from the Wi-Fi password).
- Router firmware is updated, or the router is less than 5 years old and receiving updates.
- Guest Wi-Fi is separate from the main network.
- Security cameras, baby monitors, and doorbells have unique strong passwords and MFA.
- Smart home devices (speakers, thermostats, plugs) are on the network you intend.
- Devices you no longer use are factory-reset before disposal or resale.

Children and family safety

- Children know their address, a parent's phone number, and how to call 911.
- Young children cannot reach medications, cleaning supplies, or sharp objects.
- Pool, hot tub, or water feature has appropriate fencing and covers.
- Firearms (if any) are stored in a locked safe, unloaded, with ammunition stored separately.
- Prescription medications are stored securely — especially opioids.

- Children know the rules about opening the door to strangers and giving out info online.
- Social media accounts of family members have privacy settings reviewed.
- Trusted adults and emergency contacts are stored in every family member's phone.
- A safe-word system exists so kids know whether a "trusted adult" saying "your mom sent me" is real.

Elderly family members (if relevant)

- They know the common phone and email scam patterns.
- They have someone they can call before sending money or giving out info.
- They have a medical alert device if living alone.
- Medications are organized and taken as prescribed.
- Trip hazards (rugs, cords, clutter) in their home are addressed.
- Important documents (will, power of attorney, healthcare directive) are in place and accessible to family.

Section 7 — Emergency Preparedness

Even the best risk assessment won't prevent everything. What you do in the first ten minutes of an emergency often matters more than anything you did before. This section covers the basics.

Key emergency types and basic responses

Emergency	Immediate response	Next steps
Fire	Get everyone out. Do not stop for possessions. Close doors behind you. Call 911 from outside.	Go to the family meeting place. Do not re-enter for any reason. Contact insurance once you and your family are safe.
Break-in while you're home	Call 911. Lock yourself in a room if possible. Do not confront unless absolutely no choice.	After police clear the home, check for missing items, file a report, notify insurance.
Break-in while you're away	Do not enter the home — the burglar may still be inside. Call 911 from outside.	Wait for police to clear. Document damage and missing items for insurance and police report.
Medical emergency	Call 911. Start CPR or first aid if trained. Unlock the front door so EMS can enter.	Gather medications and medical history for EMS. Call a family member to come help or follow to the hospital.
Carbon monoxide alarm	Get everyone and pets outside immediately. Leave doors open. Call 911 from outside.	Do not re-enter until the fire department says it's safe. Have CO source identified and repaired before returning.
Severe weather	Tornado: lowest level, interior room, no windows. Hurricane: evacuate if told; otherwise shelter in interior room.	Stay until all-clear. Check on neighbors. Document damage before cleanup for insurance.
Burst pipe / major water leak	Shut off water at the main valve. Turn off electricity to affected rooms if water is near outlets.	Extract water, dry the area within 24–48 hours to prevent mold. Call insurance; document before cleanup.
Identity theft discovered	Place a fraud alert with one credit bureau (they notify the others). Contact affected banks and credit card companies.	File at IdentityTheft.gov , file a police report if needed, freeze your credit, begin monitoring affected accounts.
Scam call asking for money ("grandchild in jail," "IRS," etc.)	Hang up. Call the real person back on a known number, not a number the caller gave you.	If money was already sent: contact your bank immediately. Report to

Emergency	Immediate response	Next steps
		FTC (reportfraud.ftc.gov) and local police.
Lost or stolen phone	Use Find My Device / Find My iPhone to lock it remotely. Change your most critical passwords (email first).	Contact your carrier to suspend service. Report to police if stolen. Review recent account activity.

Go-bag basics

Every household should have a basic emergency kit that can support you for at least 72 hours. Keep it somewhere easy to grab on the way out.

- Water (1 gallon per person per day, 3-day supply minimum).
- Non-perishable food (3 days).
- Flashlight and batteries (or a crank/solar light).
- Battery-powered or hand-crank radio.
- First aid kit.
- Prescription medications — at least a week's supply.
- Copies of critical documents in a waterproof bag (ID, insurance cards, prescriptions, bank account info).
- Cash in small bills (ATMs may not work during power outages).
- Phone charger and a backup battery pack.
- Basic toiletries, change of clothes, sturdy shoes.

Key contacts

Fill in and put where everyone in the household can find it — fridge, emergency binder, or phone wallpaper.

Role / Contact	Name	Phone
Out-of-area emergency contact		
Neighbor (trusted, with key)		
Primary doctor		
Pediatrician (if applicable)		
Pet veterinarian		
Insurance agent (home / renters)		

Role / Contact	Name	Phone
Insurance agent (auto)		
Homeowners Assoc / Landlord		
Local police (non-emergency)		
Local fire dept (non-emergency)		
Poison Control (1-800-222-1222)		
Utility company (power)		
Utility company (gas)		
Plumber (trusted)		
Electrician (trusted)		

Section 8 — Keeping This Living

The biggest mistake people make with a home safety plan is finishing it, feeling good about it, and then never looking at it again. The value comes from revisiting it and updating it as life changes.

A simple maintenance rhythm

How often	What to do	Why
Monthly	Check progress on action items. Review bank and credit card statements.	Catches small issues before they become big ones. Keeps improvements moving.
Twice a year (clocks change)	Test smoke and CO alarms, replace batteries if needed, rehearse fire escape.	The single highest-value home safety habit. Takes 15 minutes.
Annually	Review the whole register. Re-score risks. Check insurance coverage. Pull your credit reports.	A lot changes in a year — kids grow, you acquire new valuables, threat landscape shifts.
After any incident	Update the relevant risk. Learn from what happened.	If something happened, your likelihood estimate was probably wrong. Adjust.
After any big change	Reassess affected areas.	Moving, a new child, a teen starting to drive, a parent moving in, a home renovation — each one shifts your risk picture.

Signs you're doing it right

- You know, without looking, what the top three risks are in your home.
- Everyone in the household knows two ways out of each bedroom.
- Smoke and CO alarms have been tested within the last six months.
- You haven't reused a password in months.
- You haven't hesitated to call 911 when it was warranted.
- Your insurance covers what you actually own, at today's replacement cost.

Signs something's off

- You haven't updated this document since you made it.
- The same items keep appearing in the register year after year with no progress.
- Nobody else in the household knows any of this exists.
- You know there's a problem but "haven't gotten around to it" for more than a year.
- You can't remember the last time you tested a smoke alarm.

Good resources to learn more

- Ready.gov — federal site with plain-language emergency preparedness guides.
- NFPA.org — National Fire Protection Association has excellent home fire safety information.
- IdentityTheft.gov — what to do if your identity is stolen, in steps.
- IC3.gov — FBI internet crime complaint site; also has trend reports.
- Your state Attorney General consumer protection page — scam alerts specific to your area.
- Your home insurance company — most have free risk assessment checklists and discounts for safety improvements.

Sign-off

This assessment has been reviewed and agreed to by the household. Action items have been assigned.

_____ Name	_____ Signature	_____ Date
_____ Name	_____ Signature	_____ Date