Sweet Apple
HOME MANAGEMENT

The home file

Twelve documents that belong together in one place — a folder, a binder, or a drawer — because the day you need one of them is the day you won't have time to look.

> Most of these exist somewhere: an email, a contractor's truck, the county's website, a box in the closet. The work is getting them into one folder once. After that, it's a sheet of paper a year.

	DOCUMENT	WHY, AND WHERE TO FIND IT IF YOU DON'T HAVE IT	HAVE IT?
1	**Homeowner's insurance policy — the declarations page**	The one page that shows coverage, deductibles (including the wind/hail percentage), and the agent's number. Your agent can email it today.	☐
2	**The survey and plat**	Where the property lines and easements are. Needed for any fence, deck, or dispute with a neighbor. From your closing documents, or the county.	☐
3	**Deed and closing statement**	Proof of ownership, and the purchase price for the day the house is sold. Your closing attorney has a copy if you don't.	☐
4	**Permits and final inspections**	For any addition, HVAC, electrical, plumbing, roof, or deck work ever done. Unpermitted work surfaces at sale. Fulton, Cobb, and the cities all have online permit lookups by address.	☐
5	**Warranties — roof, HVAC, water heater, windows, appliances**	With the installer's name and date. Many warranties require proof of annual service, which is what the service log is for.	☐
6	**Contracts and receipts for every major job**	Roof, HVAC, deck, paint, anything over a thousand dollars. The contract is the warranty's fine print; the receipt is proof for insurance and taxes.	☐
7	**Certificates of insurance from contractors**	From any job in the last few years. If someone was hurt on your property, this is the document that matters.	☐
8	**Owner's manuals**	Furnace, AC, water heater, appliances, thermostat, garage opener, irrigation controller. Model and serial numbers on the first page; most are online by model number.	☐

9	**The termite bond**	The contract, what it covers (retreatment only, or repair?), and the renewal date. Let it lapse and the new inspection starts from zero.	☐
10	**Property tax and homestead exemption**	The most recent bill and the exemption confirmation. Over 65, there are additional exemptions in Fulton and Cobb that many people never file for — ask the county tax assessor.	☐
11	**Utility accounts**	Account numbers for power, gas, water, trash, and internet, and who's listed as an authorized contact on each — so someone else can call for you.	☐
12	**"Your house, on one page" and the service log**	The two sheets that tie the rest together: where things are, and what's been done.	☐

Keeping it

- Paper in one folder, and a photo or scan of each page in one shared album or folder on your phone — the paper is for the house, the copies are for whoever helps you from a distance.
- Tell one person where the folder is. The file is only useful to someone who can find it.
- Once a year, in December with the calendar: add the year's receipts, replace the declarations page, update the one-page sheet.