# The House *File.*



What to save from this year's projects, and where to put it. One afternoon, one folder, and your house's story is ready whenever you need it.

Every house collects paper. A receipt for the water heater, a permit for the deck, the paint color you swore you'd remember. By December, most of it is scattered across a junk drawer, an inbox and a camera roll.

That paper is worth more than it looks. It can lower your taxes when you sell, speed up an insurance claim, keep a warranty alive, and show a future buyer that the house was cared for. The House File is a simple way to gather it once a year, so it's there when it counts.

*No project is too small to count, and no year is too quiet. Even a year of maintenance is worth writing down.*

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01 · TICK IT OFF

# What *to keep.*

If you paid someone, bought something that's now part of the house, or pulled a permit this year, it belongs in the file.

## Improvements and big purchases

- [ ] Final invoices and proof of payment for anything that added to the house: a new roof, windows, a heat pump, a remodeled bath, a fence, a deck
- [ ] Signed contracts and change orders
- [ ] Permits, inspection sign-offs and final approvals
- [ ] Before, during and after photos (open walls are gold later)

## Warranties and manuals

- [ ] Warranty papers and registration confirmations for new appliances, equipment and roofing
- [ ] Model and serial numbers (a photo of the label is enough)
- [ ] Contractor workmanship warranties, with the end date written on top

## Repairs and maintenance

- [ ] Receipts for repairs and service calls: furnace tune-ups, gutter cleaning, chimney sweeps, sewer scopes
- [ ] Any inspection or evaluation reports done this year

## The people

- [ ] Names, phone numbers and a one-line note for every pro you'd call again

## The little things you'll forget

- [ ] Paint brand, color name and sheen for every room (and where the leftover cans are)
- [ ] Filter sizes, bulb types, light fixture and faucet models

## Home and money

- [ ] Your insurance policy renewal and any claim paperwork
- [ ] Your property tax statement and assessment notice
- [ ] Your closing documents, if you bought or refinanced this year. These stay in the file for as long as you own the house

02 · THE PAYOFF

# Why it matters *later.*



The file pays off in four places: taxes when you sell, insurance, warranties, and the sale itself.

## When you sell

What you spend on improvements is added to your home's tax basis, which can shrink the taxable gain when you sell. Improvements add value or extend the home's life, like a new roof, an added bathroom or a kitchen remodel. Everyday repairs, like painting or fixing a cracked window, generally don't count.

Many sellers never owe tax on the sale: a qualifying owner can exclude up to $250,000 of gain, or $500,000 for a married couple filing jointly. Long-time owners in Seattle can pass that line, and receipts are what prove the improvements.

## How long to keep it

The IRS says to keep property records until the period of limitations expires for the year you sell. In plain terms: for as long as you own the home, plus a few years after.

## If something goes wrong

Receipts, photos and model numbers make an insurance claim faster and easier to prove.

## When a warranty is needed

Most manufacturers ask for proof of purchase and the install date before they'll cover a repair.

## When a buyer asks

Buyers and their inspectors want to know what was done, when and by whom. A file of permits, dates and receipts answers those questions and builds trust in your house.

*I'm not a tax advisor. For what applies to you, check with a CPA.*

# Where to *keep it.*

Keep one paper folder and one digital folder, with the same five sections in each. Pick whichever you'll actually open, and use the other as the backup.

| | |
|---|---|
| 1. The house | Closing documents, survey, title policy, original inspection report |
| 2. Improvements | One sub-folder per year, with invoices, contracts, permits and photos |
| 3. Warranties and manuals | One entry per appliance or system, with the model, serial number and install date on top |
| 4. Maintenance | Service receipts and reports, newest first |
| 5. Home and money | Insurance, property tax, utilities and anything else that renews |

### Paper

An accordion file or one drawer works well. Write the year on every receipt as it goes in.

### Digital

A folder named for your street in Google Drive, iCloud or Dropbox, with the same five folders inside. Snap a photo of each receipt and name it with the date: **2026-09-01 Heat pump install**.

### Email receipts

Make one email label or folder called "House," and drag receipts into it as they arrive.

Store the paper file somewhere safe from water, and keep the digital copy backed up to the cloud.

04 · THE FRONT PAGE

# Your house, *at a glance.*

Put this page at the front of the file. It's the one you'll reach for when a bulb burns out, a filter needs changing, or you finally touch up the hallway.

## Paint

| ROOM | BRAND AND COLOR | SHEEN | LEFTOVER CAN |
|---|---|---|---|
| Living room | | | |
| Kitchen | | | |
| Bedrooms | | | |
| Trim and doors | | | |
| Exterior | | | |

## Systems and appliances

| ITEM | BRAND AND MODEL | INSTALLED | WARRANTY ENDS | FILTER OR PART |
|---|---|---|---|---|
| Furnace or heat pump | | | | |
| Water heater | | | | |
| Roof | | | | |
| Washer and dryer | | | | |
| Dishwasher | | | | |
| Fridge | | | | |

## Your people

| TRADE | NAME | PHONE | NOTES |
|---|---|---|---|
| Plumber | | | |
| Electrician | | | |
| HVAC | | | |
| Roofer and gutters | | | |
| Handyperson | | | |
| Painter | | | |

## Good to know

Main water shutoff

Electrical panel

Gas shutoff

Sewer cleanout

05 · ABOUT TWO HOURS

# One afternoon, *start to finish.*

Put on a record, pour something warm, and work through it in order.

### 1 Gather 30 MIN

Empty the junk drawer, the glove box and the kitchen counter pile. Search your email for “receipt,” “invoice” and “warranty” from this year.

### 2 Sort 30 MIN

Make five piles, one for each section. Unsure where something goes? Put it in Improvements; it's better kept than lost.

### 3 Scan 20 MIN

Photograph anything that matters, and drop the photos into the digital folders.

### 4 Fill in the front page 20 MIN

Walk the house with your phone, and photograph appliance labels and the bottoms of paint cans.

### 5 Add one line for the year 5 MIN

Write a sentence about what you did to the house this year. Future you, or a future buyer, will love reading it.

### 6 Set a reminder 1 MIN

Put next year's House File afternoon on your calendar now.

Only have twenty minutes? Do steps 1 and 5. Even a single envelope labeled with the year is a great start.

A NOTE FROM AMY

Your house is quietly keeping a record of the life you're building in it. The House File just writes it down. If you ever want help sorting what counts as an improvement, finding a good pro, or knowing what your home is worth today, just hit reply. I'm always happy to help, no yard sign required.

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