A HOMEOWNER'S RECORD-KEEPING GUIDE

Your house should have a medical record

The House File

The Homeowner Document System

What to keep, why it matters, and the exact structure to build it this weekend.

Explained simply — the way I'd tell a friend.

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What’s inside this guide

Read it once, then actually build the folder. It takes one weekend and pays for itself the first time you need it.

01 Read this first

Most homeowners can tell you roughly when they bought their house and roughly what they've spent on it since. Almost none of them can actually produce the paperwork to back that up on short notice, a permit from a renovation four years ago, the model number of a furnace that's about to need servicing, the exact date a roof was replaced.

That gap doesn't matter, until the day it suddenly does: an insurance claim, a sale, a refinance, a dispute with a contractor. This guide isn't really about folders. It's about the handful of documents that quietly become the most important paper in your life at the exact moment you're least prepared to go looking for them, and a simple structure for having them ready before that day arrives.

> **HOW TO USE THIS GUIDE**
>
> Sections 04 through 08 walk through the five sections of the file in detail, what goes in each and why it matters, not just a list. Section 09 covers where to actually store all of it. Section 11 is a weekend-sized starter checklist if you want to just get moving.

IF YOU REMEMBER NOTHING ELSE

The 3 things that matter most

- Permits matter more than receipts. A permit proves the work was done to code and is discoverable by the city. A receipt just proves you paid someone.
- A dated photo or video walkthrough of your home, room by room, closets and storage included, is the single most useful thing you can do for a future insurance claim.
- Physical-only records die with a fire or flood, the exact events most likely to make you need them. Keep a digital copy somewhere that isn't inside the house.

02 Why this actually matters

It’s easy to file this under "someday" organizing. In practice, this file gets pulled out at five specific, predictable moments, and being ready for each one is worth more than the hour it takes to set the system up.

- **Selling.** Buyers and their lawyers ask for exactly this: permits, warranties, survey, recent service records. Having it ready shortens your closing and can genuinely support your asking price.
- **An insurance claim.** Insurers ask you to prove what you owned and what it was worth. Without a home inventory, you’re reconstructing your entire home’s contents from memory, under stress, after a loss.
- **Refinancing.** Lenders and appraisers want to see documented improvements, permits and paid invoices for a finished basement or major renovation can directly support a higher appraised value.
- **Your next renovation.** A contractor working on your electrical or plumbing benefits enormously from knowing what’s already there, wiring type, pipe material, past permit history, instead of guessing or opening walls to find out.
- **Something happens to you.** The one nobody plans for. If a family member or executor ever has to step into managing your home, an organized file is the difference between a manageable task and a scavenger hunt during an already hard time.

> None of these five moments are optional. Every homeowner eventually hits at least one. The only question is whether you’re ready when it happens.

03 The system: one master structure

The structure itself is simple on purpose, five sections under one master folder, because a system you'll actually maintain beats a perfect one you abandon after a month.

- **1. Ownership & Mortgage** everything that proves and describes your legal ownership and financing.
- **2. Insurance** your policy, and the evidence a claim would actually need.
- **3. Renovations** every project, in order, with its permit and paperwork attached.
- **4. Home Maintenance** the systems that age and eventually need service or replacement.
- **5. Property & Condo Documents** tax records, assessments, and condo-specific paperwork if it applies.

IN SIMPLE WORDS

Think of it as your house's medical record: what happened, when it happened, who did it, and what document proves it. You wouldn't expect a doctor to treat you well without your history. Don't expect an insurer, an appraiser, a buyer, or your own future self to make good decisions about your home without one either.

04 Section 1: Ownership & Mortgage

This section proves what you own and how it's financed, the foundational paperwork everything else sits on top of.

- **Closing documents.** Your Agreement of Purchase and Sale, the Statement of Adjustments, and your lawyer's final closing statement. These establish your purchase price and the exact date you became the legal owner.
- **Title insurance policy.** The one-time policy arranged at closing that protects your ownership against certain hidden title problems discovered later.
- **Survey, if you have one.** Shows your property's legal boundaries, useful for fences, additions, and resolving any encroachment questions before they become disputes.
- **Mortgage details.** Your current mortgage statement, the lender's contact information, your renewal date, and your rate. Worth updating every time you renew or refinance rather than searching for it later.

05 Section 2: Insurance

This section exists for one specific future moment: the day you need to file a claim, and it's built to make that day as painless as possible.

- **Your policy and declarations page.** The document that actually states your coverage amounts, deductibles, and endorsements, not just your renewal invoice.
- **A home inventory, with photos or video.** Walk through every room, every closet, the garage, and the basement, filming or photographing what's there. Do it once now, update it after major purchases. This single habit does more for a future claim than almost anything else in this guide.
- **Receipts for high-value items.** Electronics, jewellery, art, anything expensive enough that "I think it cost around..." wouldn't hold up. Keep the receipt and, for real value, a separate appraisal.

INSIDER TIP

Store your home inventory video somewhere outside the house, cloud storage, or emailed to yourself, not just on a phone that could be lost in the same fire or flood you'd be filing a claim for.

06 Section 3: Renovations

Every renovation should leave behind a small paper trail, and the single most important piece of it is the one people are most likely to skip.

IN SIMPLE WORDS

A permit is the municipality's record that a project was reviewed and inspected against the building code. A receipt just proves money changed hands. For anything structural, electrical, plumbing, or involving a new living space like a finished basement, the permit is what actually protects you, at resale, at insurance time, and if the work is ever questioned.

- **Permits and inspection sign-offs,** for the project, filed by date. If a buyer's lawyer or a home inspector ever asks whether a basement apartment or an electrical upgrade was permitted, this is what answers the question.
- **Contracts and invoices,** from every contractor, with their business name and contact details, useful if a workmanship issue ever comes up years later.
- **Drawings or plans,** if the project involved any, especially useful for future renovations that need to understand what's already been changed.

> Spent $40,000 finishing your basement? The invoice proves you paid for it. The permit proves it was actually done right, and that's the one a buyer's lawyer will ask about.

07 Section 4: Home Maintenance & Systems

Every major system in your home is aging on its own timeline, and this section is where you track that, so replacement is a planned decision instead of an emergency one.

- **Major systems,** roof, furnace, air conditioning, water heater, electrical panel. For each: install or replacement date, model and serial number, and the installer's contact information.
- **Warranties,** kept with the system they cover, since a warranty is worthless if you can't find it when something fails.
- **Service and maintenance records,** furnace servicing, chimney cleaning, eavestrough clearing. A consistent service history can also matter to an insurer if a system-related claim ever comes up.

WHY THIS MATTERS MORE THAN IT SOUNDS

A roof older than roughly 20 years, or plumbing and electrical systems from certain eras, can directly affect what a home insurance policy costs or whether a standard insurer will offer coverage at all. Knowing the actual install dates, not guessing, is what lets you get ahead of that instead of finding out during an insurance application or a sale.

08 Section 5: Property & Condo Documents

The paperwork tied to the property itself and, for condo owners, to the building around it.

- **Property tax records and assessments,** your MPAC assessment notice and property tax statements, useful for budgeting and for catching an assessment that looks out of line with comparable homes.
- **(Condo) Status Certificates,** from your purchase and any you've requested since, showing the reserve fund, fees, and any special assessments over time.
- **(Condo) Declaration, by-laws, and rules,** the governing documents for the corporation, and the ones you're actually bound by as an owner.
- **(Condo) AGM minutes and reserve fund study,** if you can get copies, these show the building's financial trajectory and any major repairs on the horizon far better than a single year's snapshot does.

09 Where to actually keep it

The best system is the one you'll actually maintain, and for most homeowners that means a hybrid, not a choice between physical and digital.

- **Digital, as the primary copy.** A cloud storage folder (or a well-backed-up drive) organized with the same five sections. Searchable, shareable with a lawyer or insurer in seconds, and survives a fire or flood that a filing cabinet wouldn't.
- **Physical, for true originals only.** Some documents genuinely need a physical original, land documents your lawyer holds, certain warranties. Keep those in one labelled folder or a fireproof box, and scan a copy into the digital system too.
- **Shared access.** Make sure a spouse, partner, or the person who'd act as your executor actually knows this system exists and how to get into it. A perfect file nobody else can find isn't much better than no file.

> The test isn't whether the system is perfect. It's whether someone other than you could find what they needed in it, tonight, without calling you first.

10 The life events that will make you need this

A quick-reference version of section 02, mapped to which section of the file actually gets pulled for each.

- **Selling:** Sections 1, 3, and 4, ownership documents, renovation permits, and system service records support your listing and answer buyer due diligence.
- **Filing an insurance claim:** Section 2 first, your policy and home inventory, with section 4 backing up the age and value of affected systems.
- **Refinancing:** Section 1 for your existing mortgage details, section 3 for permitted improvements that can support a higher appraisal.
- **Planning your next renovation:** Section 3 for what's already been done, section 4 for what's already there before a contractor opens a wall.
- **An executor or family member steps in:** All five sections, ideally as the very first thing you hand over, or the first thing they're able to find.

11 Build it this weekend

One section per sitting. None of these take more than about 30 minutes once the documents are gathered.

Saturday morning: Ownership & Mortgage, Insurance

- ✓ Find and scan your closing documents, title insurance policy, and survey if you have one.
- ✓ Save your current mortgage statement and note your renewal date.
- ✓ Pull your current insurance policy and declarations page.
- ✓ Film a room-by-room video walkthrough of your home, closets and storage included.

Saturday afternoon: Renovations, Maintenance

- ✓ Gather any permits, invoices, and contracts from past renovations, organized by project and date.
- ✓ Record install dates, models, and serial numbers for your roof, furnace, AC, water heater, and panel.
- ✓ Locate warranties for major systems and appliances, and file them with the system they cover.

Sunday: Property Documents, and making it stick

- ✓ Save your latest property tax statement and MPAC assessment.
- ✓ (Condo) Gather your Status Certificate and the corporation's declaration and by-laws.
- ✓ Set up the digital folder structure, and back it up somewhere outside the house.
- ✓ Tell your spouse, partner, or executor it exists, and show them where to find it.

12 Glossary

Every term in this guide that can sound intimidating, in everyday language.

Statement of Adjustments
The final math sheet from your closing that fairly split prepaid costs, like taxes, between you and the seller.

Title insurance
A one-time policy arranged at closing that protects your ownership against certain hidden title problems discovered later.

Survey
A document showing a property's legal boundaries and the location of structures on it.

Declarations page
The part of your insurance policy stating your specific coverage amounts, deductibles, and endorsements.

Home inventory
A documented, ideally photographed or filmed, record of your home's contents, used to support an insurance claim.

Permit
Municipal approval and inspection sign-off for a renovation or construction project, distinct from a receipt or invoice.

MPAC
The Municipal Property Assessment Corporation, the body that assesses Ontario property values for tax purposes.

Status Certificate
A condo corporation's financial and legal health report, useful to keep from your purchase and any later requests.

Reserve fund study
An engineering assessment of a condo building's major systems and the funding needed for future repairs.

Executor
The person legally responsible for managing an estate after someone passes away, often the one who most needs this file.

A house with a file like this is easier to insure, easier to sell, and easier to hand to someone you love.

Buying, selling, or just getting organized?

Send me your questions, happy to point you in the right direction. Reach out on Instagram **@jayp.realestate**.

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This guide is general education and is not legal, tax, or insurance advice. Requirements for permits, claims, and documentation vary. Confirm specifics with the relevant professional or authority.